THE APPRENTICES Time-Entertainer ACCOMPTANTLY;

OR,

A Methodicall meanes to obtain the Exquisite Art of *Accomptantship*: Digested into three parts, as is exemplified upon the next Leafe.

Very requisite to be exercised *(or the like in forme)* by all such as are *Professed Instructors* of the said Art.

Published for the generall Advancement of those that affect Commerce, by RICHARD DAFFORNE, Author of the *Merchants-Mirrour*, Practitioner and Teacher of this *Famous and Never Dying Art* of Accomptantship; as also Arithmetick, *with great facilety*, in *English*, or *Dutch*.

Who likewise *Rectifieth* Bookes of Accompts, abroad and at Home, in any Method, or Stile whatsoever; whether for *Proper*, *Factorage*, or *Company*, at convenient houres, in either Language.

THEREFORE

Come, and behold the deed, on speech doe not depend;
But try mee as you need, and then judge of the end.

The Author is resident in Ab-church Lane towards Lumbard-street.

If any Juvenall or Mome; dislike my way, or it defame:
A fitter of him let be showne; my mind doth still at better aime.

Boek-houden, ende Tel-kunst, Schoole.

LONDON,

Printed by R. YOUNG, for *Nicolas Bourne*, at the South-Entrance of the Royall-Exchange, 1640.

The parts, that this APPRENTICES TIME-ENTERTAINER ACCOMPTANTLY, is digested into, are

First, *Three hundred and forty usefull* (Single and Composed) *Questions*, with their five hundred fourscore, and odde *complete Answers* to the same, upon the THREE PRIME ACCOMPTS in Accomptantship; and these

Are either concerning { PROPER / FACTORAGE / COMPANY } Affaires, { With the SUB-MEMBERS thereof, as appeareth by the TABLE in its peculiar *Nomination*, being } Fol. { 9. 60. 88. }

Other *Nominations* of *Chiefe Titles* there are not any;——; For the Government of all Accompts (whether DOMESTICK, or FORRAIN;——; NEIGHBOURING, or REMOTE; of what *Name*, or *Title* soever, are *Inclusive*, and *Comprehended* under the *Booking forme* of ONE of these.

The *whole Scope*, and *Passages* of *Commerce*, doe finally bow themselves under the Government of *One* of these *Grand Titles*, of

FOR,

PROPER ACCOMPTS, being of two sorts, { Domesticke, / *Or* / Forraine } Affaires, *which concerne* either

DOMESTICK AFFAIRES concerning *Proper* Accompts

Are such, as are meerly governed by *Mine* (and houshold servants) *owne managing*;——; without the entermixing Aide of *Forraine Correspondency*, whether they are *without* the *Towne*, or *Land*.

FORRAIN AFFAIRES concerning *Proper* Accompts

Are such, as are intermixed with other *Correspondency* then *mine owne* Family;——; because I *send Goods* to *another Towne*, or *beyond Sea*; to be sold there for MY accompt;——; Or, that I (upon necessity) ENTER-CHANGE any EXCHANGES with a *Correspondent* beyond Sea.

FACTORAGE ACCOMPTS, being also of two sorts, and *concerne* either { Domesticke, / *Or* / Forraine } Affaires.

DOMESTICK AFFAIRES concerning *Factorage* accompts

Are such, as are meerly managed by *Mee*, and *My* servants; for HIM, or THEM whom I serve in Commission;——; whether *Inhabited in the Kingdome*, or *beyond Sea*.

FORRAIN AFFAIRES concerning *Factorage* Accompts;

I terme such, as are managed by my *Friend*, or *Correspondent*, to whom *I sent Goods* of HIS, whom I *serve in Commission*, to be sold there *by him*; because they were *not vendible* here;——; whose RETURNES come *to mee* again; and so I am ANSWERABLE to the Man, *whose Goods they are*.

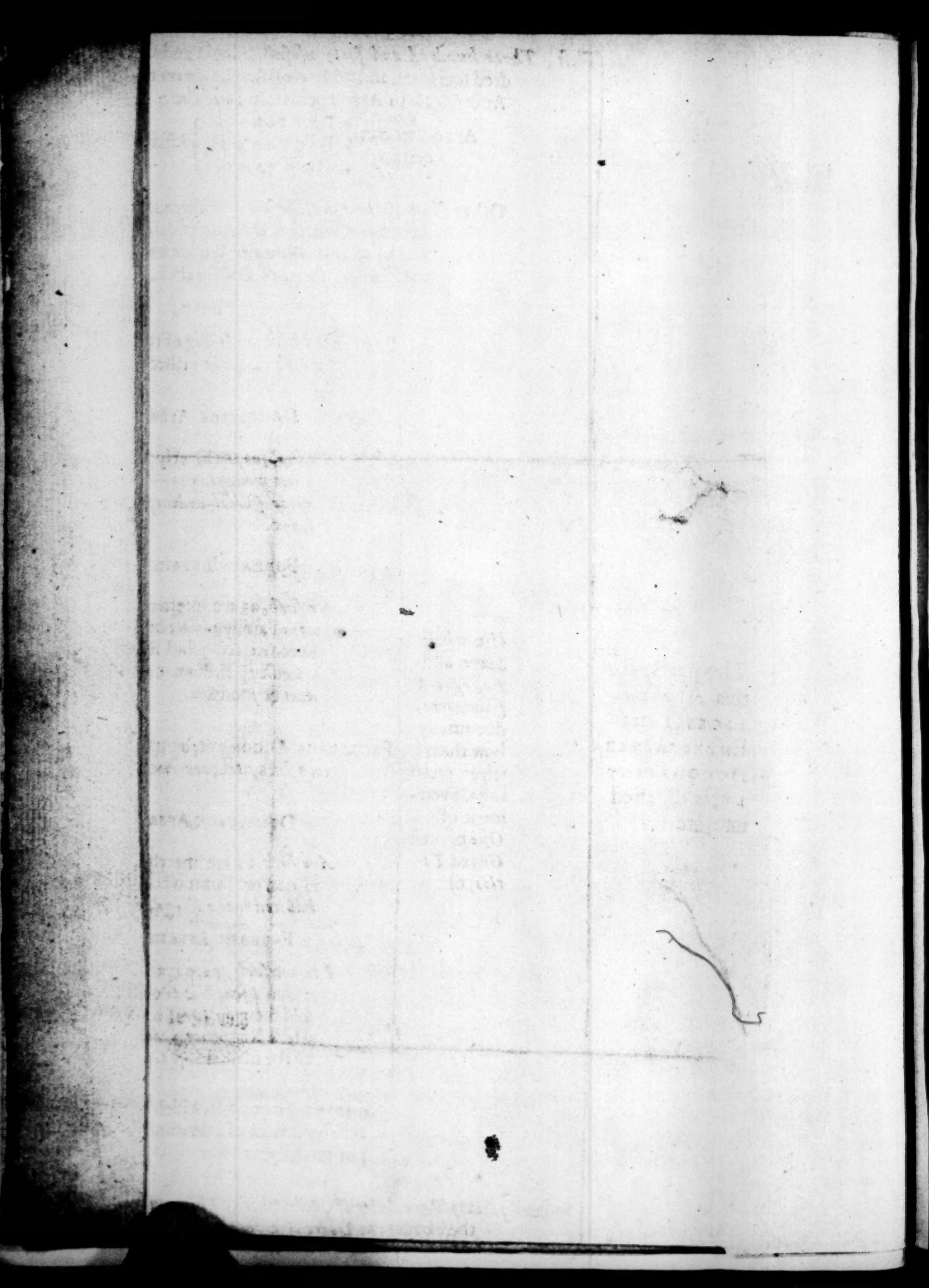
COMPANY ACCOMPTS, which arise by means of a STOCK put forth by { ME *into the hands of another.* / *Another into* MY HANDS. } To be imployed *for the good* of us both.

Secondly, *Sixty Rare Rules of Aide*, to wit, *Thirty Debitors*, with as many *Opposite Creditors*; these being the *Doore of enterance* into Accomptantship, as *Multiplications Table* is to Arithmeticke: unto the which are annexed *Two Hundred Eight and Twenty* lively Instances of choice Varieties, for *Actuall Exercise* in the *Three* before-named PROPER, FACTORAGE, COMPANY Accompts, in forme of a *Merchants Wastebooke*; out of which the Accomptant (and here the Learner) must study to find the *true Debitors*, and *Creditors*; which is none of the least ORNAMENTS of this Art.

Thirdly, *The Young Accomptants Compasse*; containing *Foure and fifty* Questions, and their Answers; with severall *briefe Directions* for the *un-experienced*, that intend to betake themselves into the Service of the *Honourable Company* of *Merchants of London*, Trading into the *East-Indies*, or the like *Remote* parts.

This Art, as likewise *Arithmeticke* in *whole* Numbers, and *Fractions*, are taught by the Author *after a speciall easie manner of working*, suteable to the Learners Capacitie; with WRITING.

Place this next after the Title, immediately before the Epistle.



THE APPRENTICES Time-Entertainer ACCOMPTANTLY,

SALUTETH

This ARTS-DESIRING Youth.

THE Author of mee, expecting your wonted acceptation (as to other Artists) continueth to present unto your view some fruits of Time, begotten in the houres of Leasure.

If you *observe* his Documents diligently, you may be Instructed (*by his foure and twenty years Reall experience among Merchants*) in the true Method of PROPER, FACTORAGE, or COMPANY *Accompts*; and in them againe, how to enter

MY accompt of *Time*, and MY accompt of *Ready mony*.

HIS accompt of *Time*, and HIS accompt of *Ready mony*.

My accompt By Him in Companie.
His accompt By Me in Company.

Exchanges Unto, or From any place; *Inſurances, Deliverances, Depoſito*, or *Intereſts*; Voyages for Proper, or Company accompts; Returnes of the ſame in Wares, or Mony; with many the like Dependances.

In this Worke (which is compiled *here in London*, and correſponding with divers Neighbouring Nations in their Merchandizing accompts) there is (next to the Three Hundred and Forty Queſtions, with their Anſwers, and then, Thirty Rules of Aide) Inſtanced *A true entrance* of the Inventory, and Daily Trafficke of a *Merchant*; out of the which you (Learners) muſt ſeeke *Debitor* and *Creditor*; making then, of them, a *truly* acted *Journall*, and *Leager*; as is exemplified by Hundreds of lively Inſtances in his *Merchants-Mirrour*.

Here in theſe two Waste-Bookes (which by the ſcarcity of them in generall, ſeeme to bee very difficult in their Compoſition; elſe they would bee more common in our Schooles: and *John Carpenter* Gent. would have *Compoſed one*, as an Ornament to the Book; and a Fountaine of his *Journall* and *Leager*) you Learners, as is ſaid, muſt ſtudy for the Threed (*Debitor* and *Creditor*) that leadeth to the Profundity of this Art; by which meanes, neither Parents of ſuch Learning youth; Masters that are at the Charges of their Schooling; nor Youth themſelves can be deluded. Here is no Copying of a *Journall*, and *Leager* (as is too too uſuall) making a Booke full of Writing, and a Head void of Knowledge. Here each Practiſer of theſe 228. *Waſte-booke* parcells, muſt manifeſt his owne apprehenſion, as divers by their Reall practiſe can witneſſe;

witneſſe; *to the great content of thoſe that were at the Charges of their learning*, enjoying now the FRUITS of their Charges. In briefe, to ſpeake much in this *Arts behalfe*, or to ſhew its Utilitie, with the *Compilers* Abilitie, were but to waſte words in the wind. The *Generall Entertainment*, and *Approbation* of Merchants; yea, of all *Aſſociated Fraternities* of *United Companies* (for whoſe uſe hee hath alſo entred a touch; Intituled, THE YOUNG ACCOMPTANTS COMPASSE) doth manifeſtly maintaine the Exquiſite Requiſiteneſſe of this Art of *Accomptantſhip*. But, as one ſaith, The World is full of *Aſſpicke tongues*, and many *Curious eyes* are a fiſhing. The beſt therefore are in *danger* to be ſtung with *Poyſonous Cenſures*; and even to all, a *Generality of Carps* is to be expected.

Free from which, if the *Author* ſhould either *wiſh*, or *hope* to be, were to deſire to be out of ſight; becauſe in theſe daies (wherein Art aboundeth, and therefore ſlighted) it is the *Practice* of many, not to *Reade* and *underſtand*; but to *Reade* and *find fault*: although they (that find fault) are *ſtupid* in underſtanding: Of which *Criticks*, hee neither *can*, nor *will* entreat a kind Cenſure.

Onely, *Art-lover*, to THEE are theſe Lines preſented, to be NURSED with the MILDE MILKE of thy GENTLE ACCEPTANCE; in which doing, thou ſhalt partly *Counterpoize* the *Preſenters* willing *Preſentation*, according to the Phraſe,

Meritis ſint præmia digna.

FOR

Deſerts deſerve { Reſpect, Reward.

Vale.

The Honourable Reputation of a Soldiner, unto the diligent Reader.

Beare Love, and Labour, in your mind,
Then, what you seeke, you shall it find:
For Love vanquish'th, and Labour shall,
What first was sowre, sweet make withall.

In Dutch,

D' Eerwaerdighe Achtbaerheyt eens Soldaets, aen den Neerstighen Leezer.

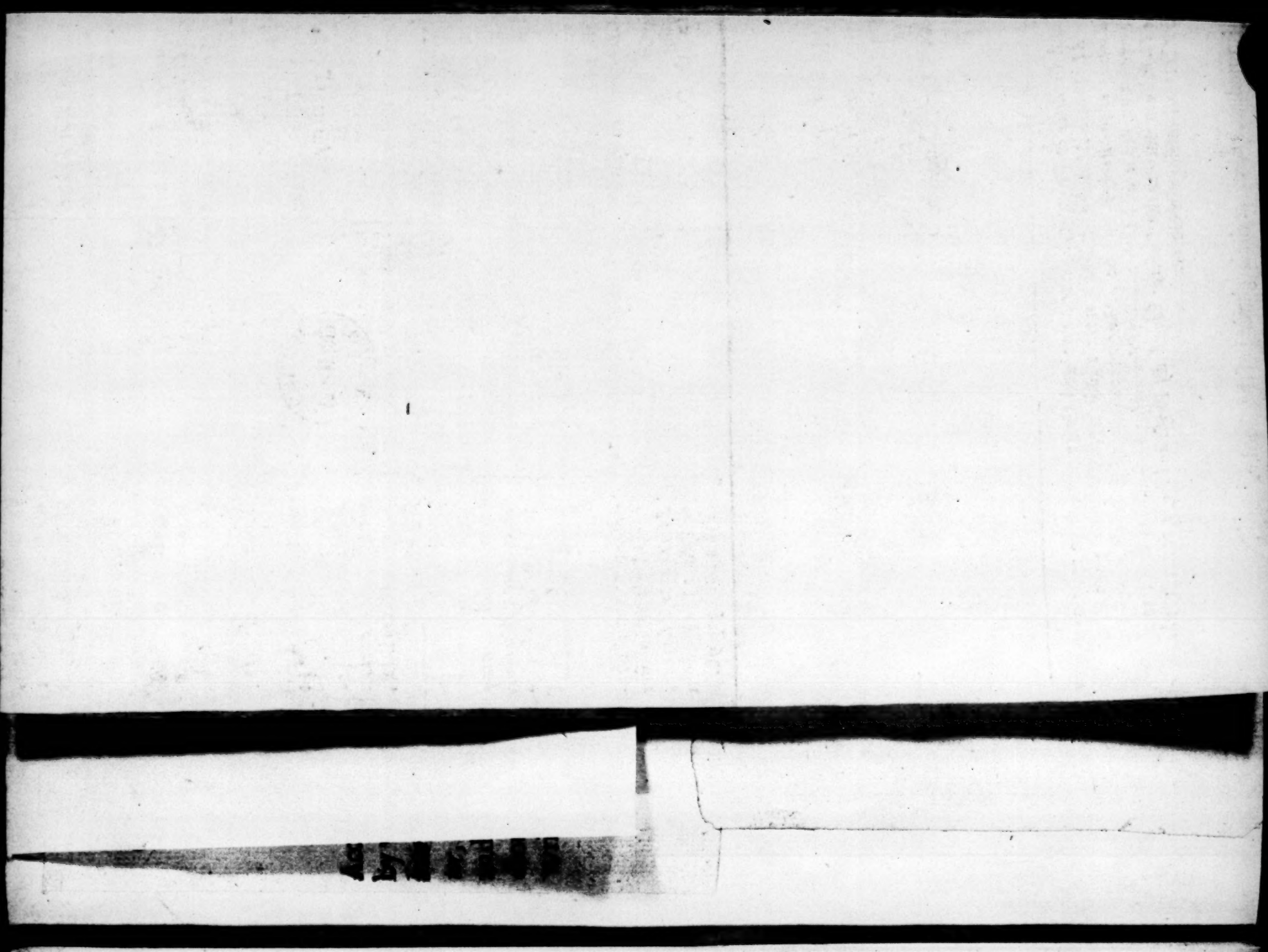
In Liefd', end' Arbeyt, wilt vol-herden,
Dan, wat ghy zoeckt, 'tzal u ghewerden:
Want Liefd' verwint, end d' Arbeyt doet,
'Tgunt eerst zuer smaekt, haest werden zoet.

Multiplications Table.

A	1	2	3	4	5	6	7	8	9
1	2								
2		4	6	8	10	12	14	16	18
3			9	12	15	18	21	24	27
4				16	20	24	28	32	36
5					25	30	35	40	45
6						36	42	48	54
7							49	56	63
8								64	72
9									81

Poetens Borst-weeringh. fol. 398.

In spe & labore transigo vitam.



Accompts kept by way of *Debitor* and *Creditor*, are Usefull and Commodious for the writing of

Princely Revennes, finding of Customes, and the like Duties: Of this I intend not to treat at present.

Merchants

GENERALL, for the substance of the Matter, consisting in an accompt of

1.

ESTATE-RECKONING, termed by us, the INVENTORY; entring upon the
- LEFT-HAND, all that I *Owe*, except the *Ballance line*; for that is my Estate.
- RIGHT-HAND, all that is *Owing unto me*; whether Mony, Wares, or People.

2.

CASH, or MOMY-ACCOMPT; entring upon the
- LEFT-HAND, all the *Mony that I have* at the making of my Inventory; or that I *receive* in the time of Trading.
- RIGHT-HAND, all the Mony that *I Pay* in the time of Trading.

3.

PARTICULAR PEOPLE, entring upon the
- LEFT-HAND, What each man *Oweth to mee*; and when due.
- RIGHT-HAND, what is *due to them*; and when.

4.

WARES, containing Number, Weight, Measure, or the like, entring upon the
- LEFT-HAND, the *Quantity* with *double* Lines.
- RIGHT-HAND, the *Sales* or *Sendings* away, with *double* Lines.

5.

ESTATES INCREASING, or DECREASING, termed PROFIT and LOSSE, entring upon the.
- LEFT-HAND, all that *I lose*, or *give away*; except the *last concluding Line*, which is *Gaines*, if all goe well.
- RIGHT-HAND, onely all *that I gaine*, or that is *given mee*, if my Trading go well.

6.

BOOKS-BALLANCING, or ESTATES-RECKONING; contrary to the ESTATES ENTRANCE in the Bookes beginning; entring *here* upon the
- LEFT-HAND, the *remaining Mony*, and remainers of *unsold Voyages*; remaining *unsold Wares* in my hands, with the People that *Owe* unto mee.
- RIGHT-HAND, that which I *Owe* unto other People; and the Ballance of the *first Estate reckoning*, if my Estate stand well.

All which must be heedfully and distinctly considered of the Learner: for this Trunck or Body, presenteth us (as is nominated in the 62. Place. fol. 19. of my *Merchants-Mirrour*) these three Maine Branches; being Accompts

PROPER, in
- *Domestick-affaires*; See fol. 21. in my *Merchants-Mirrour*, and the Table before the 28. Question of this Booke, pag 9.
- *Forrain-affaires*; See the above-named places, and the 201. Question of this Book, pag. 53.

FACTORAGE in
- *Domestick-affaires*; See fol. 32. of my *Merchants-Mirrour*, and the Table before the 230. Question of this Booke, pag. 60.
- *Forrain-affaires*; See fol. 32 of my *Merchants-Mirrour*, and the Table before the 289. Question of this Book, pag 85.

COMPANY, the Stocke being promised
- *To mee*: See fol. 39. in my *Merchants-Mirrour*, and the Table before the 295. Question of this Booke, pag. 88.
- *By mee*; See the above-named places in my

1.

One, wherein the *Matter* ought to be entred in plaine sincerities, as it was acted; every parcell close under each other, without leaving of any empty place betweene them, for the avoiding of suspicion of entring forged parcells; and this Booke may be a
- *Waste-booke*, or *Shop-booke*, Fore-runner of the *Journall*, having a *Line drawne* between each parcell, expressing there in the *Day*, Moneth, *Marke*, Weight, Length, &c.
- *Journall*, Fore-runner of the *Leager*; entring therein the true Nomination of *Debitor* and *Creditor* of *every Waste-booke* parcell.

Accompts kept by way of *Debitor* and *Creditor*, are Usefull and Commodious for the writing of

Princely Revennes, finding of Customes, and the like Duties: Of this I intend not to treat at present.

Merchants Trading; the Directions whereof are

PARTICULAR, for the further enlargement of the Explication of the Manner *how the Substances* must be entered; whose Bookes may be

A Cash-Booke.

A Booke for Petty Expences.

A Copy-booke of Letters.

A Memoriall.

A Copy-book for Accompts.

A Factor-booke.

Concerning all which, see the fourth Place in my *Merchants Mirrour*, printed *Anno* 1635. for *Nicolas Bourne*, at the South-Entrance of the Royall-Exchange in London.

1.

One, wherein the *Matter* ought to be entred in plaine sincerities, as it was acted; every parcell close under each other, without leaving of any empty place betweene them, for the avoiding of suspicion of entring forged parcells; and this Booke may be a

- *Waste-booke*, or *Shop-booke*, Fore-runner of the *Journall*, having a *Line drawne* between each parcell, expressing there in the *Day*, Moneth, *Marke*, Weight, Length, &c.
- *Journall*, Fore-runner of the *Leager*; entring therein the true Nomination of *Debitor* and *Creditor* of *every Waste-booke* parcell.

2.

A Leager, or *Gather-Book*, wherein the above-named six Generall distinct Accompts, or more, must be entred in forme as above; naming the

- LEFT-HAND SIDE, the *Debitor* side.
- RIGHT-HAND-SIDE, the *Creditor* side.

3.

ESTATES INCREASING, or DECREASING, termed PROFIT and LOSSE, entring upon the.

- LEFT-HAND, all that *I lose*, or *give away*; except the *last concluding Line*, which is *Gaines*, if all goe well.
- RIGHT-HAND, onely all *that I gaine*, or that is *given mee*, if my Trading go well.

6.

BOOKS-BALLANCING, or ESTATES-RECKONING; contrary to the ESTATES ENTRANCE in the Bookes beginning; entring *here* upon the

- LEFT-HAND, the *remaining Mony*, and remainers of *unsold Voyages*; remaining *unsold Wares* in my hands, with the People that *Owe* unto mee.
- RIGHT-HAND, that which I *Owe* unto other People; and the Ballance of the *first Estate reckoning*, if my Estate stand well.

All which must be heedfully and distinctly considered of the Learner: for this Trunck or Body, presenteth us (as is nominated in the 62. Place. fol. 19. of my *Merchants-Mirrour*) these three Maine Branches; being Accompts

PROPER, in

- 2[illegible] Question of this Booke, pag 9.
- *Forrain-affaires*; See the above-named places, and the 201. Question of this Book, pag. 53.

FACTORAGE in

- *Domestick-affaires*; See fol. 32. of my *Merchants-Mirrour*, and the Table before the 230. Question of this Booke, pag. 60.
- *Forrain-affaires*; See fol. 32. of my *Merchants-Mirrour*, and the Table before the 289. Question of this Book, pag 85.

COMPANY, the Stocke being promised

- *To mee*: See fol. 39. in my *Merchants-Mirrour*, and the Table before the 295. Question of this Booke, pag. 88.
- *By mee*; See the above-named places in my *Merchants-Mirrour*, and the 331. Question of this Book, pag. 98.

Having thus prosecuted your Accompts in a Complete forme of *Debitor* and *Creditor* in PROPER, FACTORAGE, and COMPANY; there remaineth now to treat of the LEAGERS *Conclusion*, about the which reade in the 46 page of my *Merchants-Mirrour*, beginning at the 216. Place, including the 242. Place; out of all which I draw these short Observations;——; That my Estate *at the Ballancing of my Bookes*, must be in Augmentation, *just so much greater* then my Estate was *in the beginning of my Bookes*, as is made *apparent Gaines* in my Accompt of *Profit and Losse*:——: *Contrarily*;——; just so much as my *first Estate* was greater then *my last is at my Bookes conclusion*; even so much *have I lost*, by so much as the *Debitor side* of my *Profit and Losse* accompt is *heavier* then the *Creditor side* of the said accompt. And this is a true proofe of the Bookes well carriage in Generall.

Place this next after the Table of Multiplication, immediately before the beginning of the Booke.

THE APPRENTICES Time-Entertainer, ACCOMPTANTLY.

Of Book-keepings Requiſiteneſſe, and End.

Queſtion 1. Book-writing by way of *Debitor* and *Creditor*, is renowned to be an exquiſite knowledge; ſhew mee *Book-writings Event?*

Anſw. The Event, or End (ſaith one) is that which moveth to the Action; and the *End finall* is ever better then that which is for the End: yet this End cannot bee attained, but by another thing Intended as a meanes thereunto; ſo that all things which (as meanes) are for, and conduce to the End, are not *intended*, nor *proſecuted*, but out of a deliberate, and full *intention of the End.*

In like manner

The End of *Book-writing* is, to give *contentment* unto the *Book-owner*; and to ſhew *him* (or them, whom they doe concerne) at *all times*, and in *every reſpect*, how *his Eſtate ſtandeth* in the ſo written Bookes; for the over-viewing of a well eſtabliſhed Eſtate in a mans Bookes, *procureth contentment to the poſſeſſour*; yet this contentment (for no reſt without former labour) cannot be attained, but by another thing intended as a meanes thereunto;——to wit——BOOK-WRITINGS KNOWLEDGE; which being knowne, *muſt be proſecuted*, to bring it to perfection.

Queſt. 2. Having ſpoken of *Book-keepings* End, or Event; what note worthy

worthy matters are to be obſerved by the way, for the attaining to this End?

Anſw. Firſt, the taking of an Inventory of a mans preſent Eſtate, before he begins to trade.

Secondly, a proſecution in Traffickes continuall exerciſe.

Thirdly, the ground-knowledge, how to enter the ſaid Inventories, and Traffickes continuall paſſages into a true *Debitor* and *Creditor* forme; to make a complete *Gather-booke*, or *Leager*, MIRROUR OF A MANS ESTATE: of theſe in order; and firſt

OF THE INVENTORY.

And therefore the Scholar of Maſter *James Peele* moveth this

Queſt. 3. Is it needfull that a man make an *Inventory* when hee begin-neth theſe accompts?

Anſw. Maſter *James Peele* anſwereth, Yea ſurely; except they begin *without* any thing, and ſo proceed upon Credit only. Or elſe, with a *Stocke* onely in Ready-monie; otherwiſe (ſaith he) if they have any *Remainers*, as *Ready-mony*, *Debts*, *Goods*, and *Creditors*, they muſt make an Inventory.

Queſt. 4. Whence commeth theſe Remainers, being that a man doth now firſt begin to trade?

Anſw. Two things may be the cauſe: either that his Father, or Friend, may tranſport his Trading unto him; who hath Remainers of *Monie*, *Wares*, *Debts* due to him, and *Debts* owing by him to others. Or elſe, that this Inventory hath its Originall from this Owners *former Trading*, whoſe bookes were not written after this forme of *Debitor* and *Creditor*: but now (becauſe of the Excellency thereof) doth *reforme* his former Stile of Book-keeping into the (now termed) Italian manner; to which purpoſe (as Merchants uſually doe once a yeare) he taketh a *note* in writing of all things *remaining* at the preſent day, appertaining to the manifeſtation of his Eſtate; to the End that he may know, what he Oweth, and what is Owing unto him.

Queſt. 5. In how many Branches doth an Inventory conſiſt?

Anſw. The Inventory hath two Head-branches, to wit,

Stockes { Increaſing, / Decreaſing, } Improperly.

This is confirmed by Maſter *James Peele*,——, A mans Eſtate (ſaith he) doth conſiſt in two kindes; the one whereof is, that a man hath, or ought to have in poſſeſſion; that is to ſay, in Ready-mony, Debts, and Goods;—; and the other kind is, that which he *Oweth* to other men, being his Creditors;——; and by comparing of the totall ſumme of Ready-mony, Debts, and Goods belonging to us; with the totall ſumme of the Creditors: the Eſtate of that accompt is preſently perceived; that is to ſay, ſo much

much as the *Mony, Goods*, and *Debts*;——; *surmount* the Creditors; so much appertaineth to the *Owner* of that Leager for his proper Estate.

Quest.6. What is to be considered in Stockes *Increasing* branch?
Answ. The same is divided into three members,

The first is of the

Ready-mony which we have at the taking of our Inventory.

The second is of the

Commodities that remaine unsold under our hands; or under the hands of others for our accompt;-——; in which word *Commodities*—— is included, Houses, Lands, Rents, Ships-parts, and the like.

The third is of the

Debts due to us from others, being

1. *People* unto whom we have formerly sold; or, that have promised us payment of accepted Exchanges, or the like.
2. *Factors*,
3. *Partners*,
4. *Masters*,

} that have not as yet given us full satisfaction.

5. *Wares* that we have received to sell for Factorage, or Company accompt; we having paid charges upon the receit of the same, and the accompt of those Goods is not yet finished.

Quest.7. How many members hath Stockes *Decreasing*?
Answ. This hath but one member; being
Debts due from us to others; or, that which we Owe to others, to wit, unto

1. *People* of whom we have bought, or whose Bills we have accepted for payment thereof.
2. *Factors*,
3. *Partners*,
4. *Masters*,

} unto whom as yet we have not given full content.

5. *Wares*, whereof part onely are as yet sold; and those either for Factorage, or Company accompt.

Quest.8. In the fifth Question you spake of Stockes Increasing, and Decreasing *Improperly*, explaine the word *Improper*.

Answ. Simon Stevin discoursing of Merchants Book-keeping with Prince Maurice, concerning Stockes *Increasing* and *Decreasing*, fol.55. the Prince saith, that *Mony, Wares*, and *Debitors* increase Stocke; for the more a man hath of them, the greater will his Stocke be,——, Contrarily,——, Debt-demanders decrease Stocke.

Simon Stevin replieth, to be of another opinion, expressing himselfe with this ensuing Instance.——. If (saith he) in former bookes I bought of *Peter* a bale of Pepper upon Time, *that Pepper augmenteth not my Stocke*; for *Peter* demandeth the value of mee, the time being expired: in like manner,

my Stocke decreaſeth not, becauſe *Peter* is a *Debt-demander*; for it is as much augmented by the Pepper: but if a bale of Pepper be given to mee, that *truly augmenteth* my Stocke; for I enter *Pepper Debitor* to Stocke. And fol. 54. A Merchant giving certaine hundreds to marriage with his *Daughter*, that *decreaſeth* Stocke: by this may eaſily be diſcerned what properly Stockes *Augmenter* and *Diminiſher* is.

Queſt 9. A well eſtabliſhed Eſtate in a mans Bookes (ſay you in the Anſwer to the firſt Queſtion) procureth contentment unto the Poſſeſſour. But being it is a generall Cuſtome with many Merchants, to write a *peece* of their *Eſtate* in *one Booke*, and another *peece* in another Booke; ſo that their *Eſtate* is ſcattered into *many Bookes*; in which of theſe Bookes may the Book-owner reap content.

Anſw. Not in any of them, as is verified in the diſcourſe between *James Peele*, and his *accompt-ſtraying* Merchant; for hee had many *Bookes* and *Papers*, wherein his *accompts* were *diſpierced*; but not any one of them could *content* his *diſcontented* mind; untill that *James Peele* had united them into one, *in forme of a Leager*;——; for it is the Proper Office of the LEAGER onely, *to ſhew a man how his Eſtate ſtandeth.*

Unto this REASON leadeth our (many-booke) Merchants: for it compelleth them to give ONE of all their ſtragling Bookes, the *preheminence* of the NAME of LEAGER; although there is but part of their Eſtate confuſedly gathered together in the ſame Booke. Reade further of this in my *Merchants-Mirrour*, in the 3. and 4. places.

Queſt. 10. Thus you have (I perceive) paſſed the *Preamble*, according to the tenour of my Note, which I tooke when we went to Schoole; but let mee heare how you have borne in mind the *Thirty Rules of Aide*, preſcribed to us by our Maſter.

Anſw. In Subſtance I doubt not but that I have related them, although perhaps not *Verbatim*: See in this Booke how I have ſtammered them out, at the latter end of the 340. Queſtions, and their Anſwers, before you enter into any of the 228 *Waſte-booke* parcells: Compare them with your Note, and ſo at preſent I leave them.

Queſt. 11. In the *ſixth* Queſtion mention is made of *Stockes Threefold Increaſing members*; and in the *ſeventh* there is ſpoken of *one Decreaſing member*, according to the tenour of the *tenth* place in my *Merchants-Mirrour*; but now let mee heare you *Nominate* the true *Debitors* and *Creditors* of the ſame *onely*, without any *Circumſtances* of Dictations.

Anſw. To give you content, I will treat of each in order as they ſtand, whoſe preheminence is, to ſpeake

Of

Of Stockes Increasings first Head-branch.

*Queſt.*12. How ſhall I enter into *Debitor* and *Creditor* forme, the *Ready-mony* that a man hath at the *Surveying of his Eſtate?* Ready-mony.

Anſw. Caſh Debitor to Stocke. *Reade the firſt Rule of Aide, both Debitor and Creditor.* Concerning the *Reaſon*—Why—CASH is entred a *Debitor*, and—Why—we chuſe the *Word*—CASH—rather then the *Word* MONY, reade the 14. and 15. Places in my *Merchants-Mirrour.* Why the word *Caſh.*

AGAINE.

Why STOCKE is made *Creditor* by CASH; See the 16. Place in the ſame *Mirrour.* Why *Stocke* Creditor.

Of Stockes Increaſings ſecond Head-branch.

*Queſt.*13. How ſhall I enter the Commodities that are remaining unſold in my *Ware-houſe*, or elſewhere; they being in mine owne cuſtody and adminiſtration? Wares unſold.

Anſw. Each Commodity ſeverally (if great Wares) Debitor to Stocke. See the 27 and 28 places in the *Merchants-Mirrour*, comparing them with this Inſtruction; as alſo with the ſecond Rule of Aide, both in Debitor and Creditor.

*Queſt.*14. How ſhall I enter the *Houſe* that I have? Houſe.

Anſw. Houſe (by what name ſoever) Debitor to Stocke.

Compare the entrance in the 29. place with this, as alſo the ſecond Rule of Aide, both Debitor and Creditor.

*Queſt.*15. How ſhall I enter the *Land* that I have? Land.

Anſw. Land, lying in ſuch a place, Debitor to Stocke.

See the Dictations in the 30. place of my *Merchants-Mirrour*, as alſo the ſecond Rule of Aide, both in Debitor and Creditor.

*Queſt.*16. I having a *Houſe*, out of the which I pay a yearly Legacie; How ſhall I booke that? Legacie to pay.

Anſw. Houſe *Muſcovie-houſe Debitor* to the *Demanding-man.*

See the 31. and 32. places in the *Merchants-Mirrour*, with the 4. and 6. Rules of Aides Creditors.

Some men accompt the entrance of this 16. Queſtion to be very impertinently entred here; becauſe (ſay they) that in the entrance of the Inventorie, there ought not any mention to be made of that thing,

which doth not properly *Augment*,
or *Diminiſh* Stocke:

but this entrance doth neither of both; therefore it is improperly entred in this place.

I answer, That howbeit Stocke is not Nominated here; yet in Substance, Stockes nomination is inclusive;——; as thus;——; I might have entred

FIRST,

House Debitor to Stocke, for Principall, and Owing Legacie;——; and treating of the fourth Head-branch, then must I have entred;——; Stocke Debitor to the *Demanding-man*;——; and then perhaps this double entrance might have given them content, although with double writing.

Of this manner of entrance they doe allow; for if in my former Bookes I have bought upon Time of *John Joyner* a peece of Cloth of 20. *l*. price; and the same at the taking of my Inventory remaineth wholly unsold, and he unpaid; then they allow of this entrance,

FIRST,

Cloth Debitor to Stocke, for 20. *l*.

And in the fourth Head-branch,

Stocke Debitor to *John Joyner*, for the unpaid 20. *l*.

AND

Why may not I (without the breaking of Book-keepings true groundforme) enter

Cloth Debitor to John Joyner for 20. *l*. ——. and so by avoiding of *Stockes Nomination*, avoid the writing of a double Journall parcell.

House rent. *Queſt.* 17. How shall I booke the *yearly Rent* of him that dwelleth in the said Muscovie-House?

Answ. In-dwelling man Debitor to Muscovie-House.

The Reason,

Because it is charged with the mony, that wee pay for Reparation. ——. Compare the 32 place, with the Debitors of the 3. and 6. Rules of Aide.

Legacie to receive. *Queſt.* 18. There is a *Rent* or Legacie due to mee from another house; how shall I enter that?

Answ. The Obliged People, Debitor to Stocke. ——. Compare this with the 33 place, as also with the Debitors of the 3. and 6. Rules of Aide.

Ships part. *Queſt.* 19. I have $\frac{1}{16}$ of a Ship, how shall I enter the same?

Answ. Ship the Speedwell Debitor to Stocke. ——. Compare this with the 35 place, and the 5 parcell in the first Waste-booke in Amsterdam.

Concerning *Jewels*, and *Moveables*, reade the 34 place, according to the tenour of the second Rule of Aide, both in Debitor and Creditor.

Of

Of Stockes Increasings third Head-branch.

*Queſt.*20. How ſhall I enter the People of whom we ought to have ? Debitors to us.
Anſw. Such People (each name ſeverally) Debitor to Stocke ——. See the 45. place.

This third Branch is divided into foure Sub-diviſions in the *Merchants-Mirrour*, and is at large explained there, according to the third Rule of Aide, both in Debitor and Creditor.

Of the fourth Head-branch, called Stockes-Decreaſing.

*Queſt.*21. How ſhall I enter the *People* that are to have of us ? Debt-Demanders.
Anſw. Stocke Debitor to ſuch *Debt-demanders*; each name ſeverally.
See the 46. place in my *Merchants-Mirrour*, compared with the fourth Rule of Aide, both in Debitor and Creditor.

Thus much in briefe of the things particularly for my ſelfe, being under mine owne Adminiſtration.

Of matters for my particular accompt, adminiſtrated by any other; and firſt of the paſſages between Mee, *and my* Factor.

*Queſt.*22. I have formerly ſhipped Commodities to *Briſtoll*, or unto any other parts beyond the *Seas*; concerning the which I have advice, that part of them are (as yet) remaining unſold; How ſhall I enter them ? Goods formerly ſhipt.
Anſw. Voyage to ſuch a place (naming the ſame) conſigned for my accompt to *Albert Allerton*, Debitor to Stocke ——. See the 38. place, and ſecond Rule of Aide.

*Queſt.*23. I have likewiſe advice, that part of thoſe formerly ſhipped Commodities are ſold; for the which (as yet) I have no ſatisfaction; How ſhall I enter the ſame ? Former ſhipt Goods ſold.
Anſw. Such a Factor My accompt-Current Debitor to Stocke ——. The Reaſon is, that if there had not been any part of the ſame ſold, then had the next before ſtanding parcell been ſo much the *more* Debitor to Stocke, as the *firſt Coſts* of thoſe ſold Goods were worth before they were ſold ——. See the 22. Rule of Aide in Debitor.

*Queſt.*24. But ſuppoſe that hee hath ſent mee more *Returnes* then my ſold Goods did amount unto; How muſt that be entred ? Returnes too much to us.

Anſw.

Answ. Stocke Debitor to such a Factor My accompt-Currant, for so much as he is out of purse for mee; or, for so much over-plus as hee hath (too much) made me good. See the fourth Rule of Aide.

Other matters for my particular accompt, administrated by any other; and secondly, of passages between Mee *and my* Partner, *unto whom I have delivered Mony, or Wares, to be imployed by him, with his portion for the good of us both.*

My Goods in Partnership by another.

Quest. 25. I have in my former Bookes delivered certaine *Money*, or *Wares* to be imployed by my Partner; by the which hee was to joyne an equall value, upon equall Gaine, or Losse; How shall I enter that?

Answ. Such a man My accompt *by him in Company*, Debitor to Stock, ——, for such value as is in his administration. The ground of this may be gathered from the 12. Debitor, and the 5. Creditor in the Rules of Aide.

Quest. 26. Suppose that he hath sold part of the former delivered Estate; How shall I enter that?

Answ. You are not to enter any thing of that passage into your Bookes, untill he hath really repaid you the whole, or part againe, with Money, or Wares; but more of this hereafter in due place.

Other matters under my Administration, between Mee and Partners.

Anothers Stocke in Partnership with mee.

Quest. 27. I have formerly received Mony, or Wares, or both, of *Bartell Bartelson*, to be imployed by mee; by the which I was to bring in an equall, or un-equall value, upon Gaine, or Losse *pro rato*; for which mony I, or We, bought Wares, which are as yet unsold; insomuch that for his Stock I have not given him any satisfaction backe; How shall I enter this Propositon?

Answ. Wares in Company for *Bartell Bartelson*, and *My selfe*, each $\frac{1}{2}$, or $\frac{1}{3}$, or $\frac{1}{4}$, &c. Debitor to Stocke; because that both *his* Stocke, and *mine* are joyntly joyned together. See the Debitor in the 5. Rule of Aide.

And Then,

Stocke is Debitor to *Bartell Bartelson* His accompt by mee in *Company*, for his In-brought Estate. ——. This parcell might have been entred under the fourth Head-branch of the Inventory.

Thus much in briefe of the knowne Inventory: and

Concerning the concealment of a mans Estate, ——, see the passages in the 47. place, including the 50. place; which are the entrances of Mr *Henry Waninghen*; and after him, the same entrances are *ratified* by his Disciple Master *Joannes Buingha*, both in Dutch; and lastly, imitated by Master

John

John Carpenter, Gent. in Engliſh: the conſtitution of which, is treated of in the 51. place; and the redreſſement in the enſuing places, including the 60. place of my *Merchants-Mirrour*.

Now wee are to proceed to TRAFFICKS-ORDER it ſelfe, in the which is to be conſidered three CAPITALL ACCOMPTS: to wit,

A { Proper / Factorage / Company } accompt: Of theſe in Order; and firſt, of the accompt

PROPER in *Domeſtick-affaires*, whoſe parts may be:

- *Buying*, upon ſeverall conditions, beginning Queſt. 28. one condition, 34. another, 38. another, 41. another, including 47. Queſtions.
- *Shipping of Wares* to another *Towne*, or *Land*, to be ſold for my accompt, Queſt. 48. including the 66. Queſtions.
- *Selling* upon ſeverall conditions, Queſt. 67. to 76. with 80. and 81. Queſtions.
- *Abatements* upon { Wares, Queſt. 82. / Mony, Queſt. 86. }
- *Receiving* upon ſeverall conditions, Queſt. 89. and ſo containing Thirteen Varieties, including the 146. Queſtions.
- *Gratuities* given, or received, Queſt. 147.
- *Paying* upon ſeverall conditions, Queſt. 154. containing Nine Varieties, including the 189. Queſtions. From which, unto the 201. Queſt. ſeverall paſſages of HIS, and MY accompt, are treated of.

PROPER in *Forraine-affaires*, conſiſting in:

- *Advice*, that the ſent Goods, or part of them, are { *Sold*, Queſt. 201. & 206. included. / *Loſt*, Queſt. 207. & 210. with other very neceſſary obſervations, including the 214. Queſtions. }
- *Returnes* in { *Wares*, Queſt. 215. including the 227. Queſtions. / *Mony*, Queſt. 228. & 229. with the obſervations that are to be noted in the quoted places. }

And thus you ſee the Table at large diſmembred; now I intend upon each particular in *Order* to enter an

EXPLICATION:

And firſt, of Buying *upon ſeverall conditions, as by the enſuing particular Inſtances is made plaine.*

Bought, and preſently paid for.

Queſt. 28. I *buy* Durances, paying for the ſame, even upon the receit thereof; How ſhall I enter them?

Anſw. Durances (or the In-bought Commodity) Debitor to Caſh.

Concerning the manner of entrance, that ſome would have for the entring of this parcell, ſee the 65. place, and reade the Inſtructing Explication upon the ſame; comparing this with the 5. and 9. Debitors in the Rules of Aide, which are here verified.

FOR

Firſt, Durances come to us; and therefore are made *Debitor.*

Secondly, Mony goeth from us; and therefore is made *Creditor.*

FOR,

That which cometh to us, hath a charge, *Debitor.*

AND,

That which goeth from us, hath a diſcharge, *Creditor.*

Hence you may perceive, how needfull it is, to be well grounded in the Rules of Aide.

NOTA,

All accompts of *Commodities* muſt have inward lines, to keep the quantity of *Ells, Meaſure, Weight,* and the like.

Some (as *James Peele*) doe draw this line, or lines (wherein they enter their quantity) in the Margine toward the left hand; others draw none; but enter them in the writing line; but that is tedious for their Addition: each his choiſe in thar, its but a Ceremony amongſt us.

Bought, and not inſtantly paid for, but ſome daies after.

Queſt. 29. I buy Pepper, but pay not inſtantly.

Anſw. Pepper is Debitor to the man (owner) of whom I bought it.

Reade the diſcourſe upon the 66. and 67. places, compared with the ninth Debitor in the Rules of Aide.

NOTA,

The entrance of that which I buy upon 2. daies, 2. moneths, 2. yeares, is all as one; for the Selling-man muſt be knowne in my Bookes, as well for 2. daies, as for 2. yeares. See the Creditor in the 5. and 6. Rules of Aide.

Bought, paying part preſently, part to ſtand out upon Time.

Queſt. 30. I buy a Commodity, paying one ſixtyſeventh part preſent mony; the reſidue to ſtand out for three moneths time.

Anſw.

Anſw. This hath two Journall entrances.
First, In-bought Commodity *Debitor* to the Selling-man, for the whole.
Secondly, Selling-man *Debitor* to Caſh, for the paid part.
Reade the 68. and 69. places, compared with the 5. and 6. Rules of Aide, both Debitor, and Creditor.

Queſt. 31. I buy a Commodity to pay at ſixe moneths time; but the *Selling-man* deſireth the mony preſently, and we agree for the rebate, ſo that I pay him the mony in hand; How ſhall I enter this? Bought upon time, but I rebate for the time, and pay the man preſent mony.

Anſw. The entrance of this pareell requireth three Journall inſtances:
First, In-bought Commodities Debitor to the Trading-man, for the whole, at 6. moneths times price.
Secondly, } The Trading-man Debitor { To Caſh, for the mony paid.
Thirdly, } { To In-bought Wares, for the rebate.
What entrances are made by ſeverall Authors upon the Abatements of Wares *Bought*, or *Sold*. See the diſcourſe of the ſame at large in the 70. place.

Queſt. 32. I buy Cloth upon, or, at 9. moneths time, which is to ride out 3. moneths, then to diſcount for 6. moneths; but by agreement I pay the man preſently for the ſame with Ricks-Dollers, at 4. ß. 7. ♄. which coſt me leſſe; How ſhall I enter this? Bought upon time, paying preſent mony, enjoying advance by the mony, and rebatement of the time.

Anſw. This Propoſition hath foure Journall entrances.
First, Cloth Debitor to the *Man*, for the whole coſts at 9. moneths time.
Secondly, } The Trading-man is Debitor to { Caſh, for the payment in full.
Thirdly, } { Cloth, for the 9. moneths diſcount, or rebatement.
Fourthly, Caſh Debitor to Profit and Loſſe, for the advance upon the Dollers.

Queſt. 33. I buy Wares to the value of 200. *l.* each ½, at three and three moneths payment, rebating inſtantly; paying part by an Aſſignment upon *David Darling*; part with other Wares that ſtand upon my Booke; and the remainer with Dollers, at a higher price then they coſt mee; How ſhall this be entred? Bought upon time, paying preſently, by ſeverall manners of payments, enjoying as above.

Anſw. This Propoſition hath ſeven Journall inſtances.
First, Wares Debitor to the man, for the whole 200. *l.*
Secondly, } The man Debitor to { *David Darling*, for my Aſſignment.
Thirdly, } { Wares, delivered.
Fourthly, } { Wares, for 3. mon. diſcount of 100. *l.*
Fifthly, } { Wares, for 6. mon. diſcount of 100. *l.*
Sixthly, } { Caſh, for the paid mony.

Seventhly, Caſh Debitor to Profit and Loſſe, for Dollers advancement.

Reade the 103. place in the *Merchants-Mirrour*.

Buying Wares for other Wares: that is, To Trucke, or Barter.

Wares bought for Wares upon equall value.

Queſt. 34. I buy Wares for *other* Wares, the valne being equall; How ſhall I enter the ſame?

Anſw. In-bought Wares Debitor to the delivered Wares. ——. See the inſtructions of the 71, 72, 73. and 74. places, compared with the fifth Debitor and Creditor, and the ninth Debitor and Creditor in the Rules of Aide.

Wares bought for other Wares, and mony to boot, paid to me.

Queſt. 35. I buy Wares, delivering a greater value, receiving the overplus backe in mony; How?

Anſw. This hath three Journall entrances.

First, In-bought Wares Debitor to the Selling-man, for their valne.

Secondly, The man Debitor to the delivered Wares, for their valne.

Thirdly, Caſh Debitor to the man, for the received mony, to equall the Trucke.

Reade the Inſtruction entred in the 75. place of my *Merchants-Mirrour*, and obſerve the ſame well.

Wares bartred for other Wares, and mony paid by me.

Queſt. 36. I buy Wares, delivering a leſſer valne, and pay mony to equall the Trucke; How?

Anſw. This hath likewiſe three Journall entrances.

First, In-bought Wares Debitor to the Trading-man.

Secondly, Trading-man Debitor to the delivered Wares.

Thirdly, Trading-man Debitor to Caſh, for the mony paid him to equall the Trucke.

Nota bene. Reade the 75. place in my *Merchants-Mirrour*. ——. Note, that under the above entred three entrances, the ground of Trucking conſiſteth. Many other entrances ſome doe enter, but they are all incluſive in the above entred three Propoſitions.

Queſt. 37. How many things are in briefe to bee noted in this accompt of Barter?

Anſw.

Anſw. Three particulars are to be obſerved in theſe paſſages of Trucke, or Barter. The chiefe obſervations in Barter are three.

Firſt, the Barter is for Wares of an equall value; and for them the plaineſt entrance is to make two Journall parcells for the ſame, as is rehearſed in the 71 place of my *Merchants-Mirrour*.

Secondly, the Barter is in Wares of an unequall value, and mony received; of ſuch nature is the 75 place in my *Merchants-Mirrour*.

Thirdly, the Barter is in Wares of an unequall value, and mony paid by mee to equalize the ſame; of ſuch nature is the ſaid 75. place in my *Merchants-Mirrour*, being well obſerved.

Buying of Wares, which are to be —— delivered unto mee —— two, or more Weeks, or Moneths after the Agreement.

For your better proceeding in this paſſage, after the well underſtanding of the ninth *Rule* of Aide, adde now the tenth *Rule*, which is,

Whoſoever promiſeth to us, the *Promiſing Man* is —— *Debitor.* Of promiſe-reckoning.

AND,

Unto whom wee promiſe, the *Promiſed Man* is —— *Creditor.*

Queſt. 38. I buy Wares, agreeing now for quantity and price, —— but am to receive them 2. Weekes, or Moneths hence; How ſhall I enter the ſame? Wares bought to be delivered to mee, two weeks, or moneths after the agreement.

Anſw. The *Promiſing Man* is Debitor to *Promiſe-reckoning*.

Here you ſee the firſt part of the tenth, or above entred *Rule of Aide* confirmed. Of the further diſcourſe upon this Article, reade the 76. and 77. places in my *Merchants-Mirrour*.

Queſt. 39. I buy Wares, agreeing now for quantity —— and price, —— but am to receive them ſome Weekes, or Moneths after our agreement; and I bind him to the *Performance* by mony, that hee giveth mee in hand; How? Wares bought to be delivered to me after the agreement, and monie by me received.

Anſw. This Propoſition hath two Journall entrances.

Firſt, the *Promiſing Man* is Debitor to *Promiſe-reckoning*.

Secondly, Caſh is Debitor to the *Promiſing Man*, for the received aſſumption.

Queſt. 40. I buy Wares upon condition, as before, and by agreement pay him part in hand. Wares bought upon condition, as before, and mony paid by me.

Anſw.

Anſw. This hath likewiſe two Journall entrances.

First, The Promiſing man is Promiſe-reckoning.
Secondly, Debitor to Caſh.

Reade the 78. and 79. places in my *Merchants-Mirrour.*

Buying of a { SHIPS-PART. / HOUSE. / LEGACIE.

To buy a Shipſ-part.

A Shipſ-part bought for ready-mony.

Queſt. 41. I buy $\frac{1}{4}$ part of a Ship, paying for the ſame preſently; How?

Anſw. Ship the Dolphin is Debitor to Caſh.

To buy a Ships-part on time.

Queſt. 42. I buy $\frac{1}{7}$ of a Ship, but am to pay for the ſame ſixe moneths hence; How?

Anſw. Ship the Maria of London, is Debitor to the Selling-man.

To buy a Ships-part, paying part with mony, part with Wares, and the remainer to ſtand out 12. moneths.

Queſt. 43. I buy $\frac{1}{12}$ of a Ship, paying part in Ready-mony, part with Wares for the Ships uſe, the remainer at 12. moneths time; How?

Anſw. This Propoſition hath three Journall entrances.

First, Ship the Sea-Horſe is Debitor to the Trading-man, for the whole.
Secondly, Trading-man is Debitor to Caſh, for the mony paid.
Thirdly, Trading-man is Debitor to Wares, for the quantitie and value.

To buy a Houſe.

To buy a Houſe for Ready-mony, out of which Houſe there is a yearly Rent to be paid for a Legacie.

Queſt. 44. I buy a Houſe for Ready-mony; but ſo, that there is a Legacie of 200. *l.* ſtill upon the ſame; for which I pay yearly Rent, untill I releaſe the Principall; How?

Anſw. This Propoſition hath two Journall entrances.

First, Houſe the Golden-Fleece is Debitor to Caſh, for the money paid.
Secondly, Debitor to *Simon Sands*, for Legacies and Rents, for the Principall, and one yeares Rent; ſpecifying in the Journall, at how many yeares purchaſe, and at what price the ſame may be releaſed, if I will buy it free.

To buy a Houſe, paying part now, part

Queſt. 45. I buy a Houſe of *Allert Allerton*, paying part now; the reſidue is to be paid upon yeerly conditions; but ſo, that *Bartell Bartelſon* hath

hath a Legacie out of the ſame, for which I pay him yearly Rent, beſide the firſt Coſts; How?

on yeerly conditions; out of which Houſe there is a yeerly Rent to be paid for a Legacie.

Anſw. This Propoſition hath three Journall entrances.

First, Secondly, } Houſe the Red-Lion is Debitor to { *Allert Allerton*, for the whole Coſts upon time. *Bartell Bartelſon*, for Legacies and Rents, for the Principall, and one yeares Rent.

Thirdly, *Allert Allerton* is Debitor to Caſh, for the preſent payment.

Reade the 80.81. and 82. places in my *Merchants-Mirrour*, and obſerve them well.

To buy a Legacie.

Queſt. 46. I buy a Legacie of *Charles Charlton* with gaines, the ſaid Legacie is already entred into my Booke; in part of payment I deliver him an Aſſignation, payable by *David Darling*, the ſame I received from *Evert Evertſon*; partly I pay him with Rye, upon 6. moneths diſcount: and the complete remainer I pay him with Dollers, at 4. ß. 7. ♃. that coſt me leſſe; How ſhall I enter this into my Journall?

To buy a Legacie with gaines, which ſtandeth upon my book, paying part by Aſſignment, part by Wares; the reſt with mony, advanced in the firſt price.

Anſw. Sixe Journall parcells are ariſing from this Propoſition.

First, Secondly, Thirdly, Fourthly, } *Charles Charlton* is Debitor to { Profit and Loſſe, for the gaines. *Evert Evertſon*, for his Aſſignation, payable by *David Darling*. Rye, for the price, at 6. mon. time, entred upon the diſcount, or rebatement, Caſh, for the complete payment.

Fifthly, Rye is Debitor to *Charles Charleton*, for the diſcount, or rebatement.

Sixthly, Caſh is Debitor to Profit and Loſſe, for advance upon the Dollers.

See the 83. place in my *Merchants-Mirrour*.

Queſt. 47. I buy (with advance) a Legacie of *Francis Froſt*, due to him from a certaine Houſe, poſſeſſed by others; part by his order I pay to *Govert Golſton*, with an Aſſignment, payable by *Henry Hard-head*, for the accompt of *Jaques Jolyt*; the remainer (by his order) I pay to *Katherine Krabs* with Ryalls of eight, that coſt mee leſſe then I gave them to her; therefore I pay her with the fewer peeces, to bring out juſt the remaining ſumme, leſſe the advance; How ſhall this be Journallized?

To buy a Legacie with gaines, which Legacy ſtandeth not as yet upon my book, paying part by Aſſignment, part by Wares; to diſcount the reſidue with monie, advanced in the firſt price.

Anſw. This Propoſition containeth five Journall entrances.

First,

First, Possessing people for Legacies & Rents Debitor to *Francis Frost*, for the whole summe that it cost mee.

Secondly, Possessing people for Legacies & Rents Debitor to Profit and Losse, for so much as the Legacie (by their Contract) is more worth then I bought it for.

Thirdly, *Francis Frost* is Debitor to *Jaques Jolyt*, for his Assignation delivered to *Govert Golston*, by order of *Francis Frost*, payable by *Henry Hard-head*.

Fourthly, *Francis Frost* is Debitor to Cash, paid by order of the said *Francis*, to *Catherine Krabs*.

Fifthly, *Francis Frost* is Debitor to Profit and Losse, for advance upon the Ryalls.

Reade the 84. place in my *Merchants-Mirrour*.

To ship Wares unto another Towne, or Land, to be sold for My *accompt; and also, of the Entrances of Custome, Charges, Insurance, or the like, done at the shipping of such Commodities.*

For your assistance herein, note the words of the Debitor in the 17. Rule of Aide.

Foure Observations are to be observed in the shipping away of Commodities unto another Towne, or Land.

First, Whether the Commodities that we now shipt away Do stand already charged in our Leager.

Secondly, Whether the Commodities that we now shipt away Are now bought with ready-mony. and so shipped away, without the entrance of them upon an accompt of Commodities in our Leager.

Thirdly, Whether the Commodities that we now shipt away Are now bought upon time. and so shipped away, without the entrance of them upon an accompt of Commodities in our Leager.

Fourthly, when any man (according to my order) sendeth Commodities from *Spaine* to *France* (or the like) to be sold there for my accompt. Of each of these I will enter an Instance.

To ship away Wares that are entred in my Leager already.

Quest. 48. I ship away Wares (be they Cambrix-Cloth, or whatsoever) that are already charged in my Leager, being so entred when they were first received; How?

Answ. Voyage to Roan in France consigned to *Jean du Boys*, is Debitor to Cambrix-Cloth, or, whatsoever, giving them such a Name, or Title at their discharge, as was set upon them at their charge. See the 17. Debitor in the Rules of Aide.

Quest. 49.

*Queſt.*49. Suppoſe that I buy Bayes for ready-mony, paying preſently; and ſo ſhip them away, without further entrance of the ſame into my Leager; How?

To ſhip away Wares now bought for ready-mony, without entring of them into my Leager, upon an accompt of Commodities, to avoid double writing.

Anſ. Voyage to Madrill in Spain, conſigned to *Pedro del Verges*, is Debitor to Caſh, for the In-bought value of ſuch Bayes, and the charges done at the ſhipping; if the charges be not entred into a Journall parcell alone.

*Queſt.*50. Suppoſe that I buy * Pepper upon 18.moneths time; and ſo ſhip them away, without entrance of the ſame upon an accompt of Commodities in my Leager, How?

Anſw. Voyage to ſuch a place, conſigned to ſuch a man, is Debitor to the *Trading-man*, for their value, upon 18.moneths time.

* To ſhip away Wares now bought upon Time, without entring of them upon an accompt of Commodities in my Leager, for the avoiding of double writing.

*Queſt.*51. Suppoſe I buy a Commodity at 18.moneths time, and ſhip them away, not booking them upon an accompt of Commodities; the ſame runneth out the time for 6.moneths, and then I diſcount, or rebate for the other 12.moneths; How?

Anſw. Voyage to Stoad in Denmarke, conſigned to *Hans Holſter*, is Debitor to the Trading-man.

And for the diſcount

Trading-man is Debitor to Voyage to Stoad in Denmarke, conſigned to *Hans Holſter*, for the diſcount. See the 88.place in my *Merchants-Mirrour.*

*Queſt.*52. Suppoſe that according to my order, *Jack Pudding* at Amſterdam ſendeth *Cordage* to Saint Lucas, to be ſold for my accompt; How?

Anſw. Voyage to Saint Lucas, conſigned to *N.N.* or, to ſuch a man is Debitor to *Jack Pudding* at Amſterdam, My accompt-Currant, for the value of the ſent Commodities. Reade the 85,86,87,88.and 89.places in my *Merchants-Mirrour.*

*Queſt.*53. How ſhall I further *deale* with theſe Commodities, when any Factor writeth mee that he hath received them into his hands?

An uſuall Queſtion moved and anſwered.

Anſw. I have not further to *meddle* with them; but to let them remaine ſtill upon the *Voyages charge*, untill my Factor advertiſeth mee of the *Sale*, or, *Loſſe* of them?

*Queſt.*54. Why doth Maſter *Henry Waninghen*, Chapt.16.in the third Queſtion (upon advice of their ſafe arrivall into the *Factors hands*) remove them from the Voyage?——entring——Commodities in the hands of ſuch a Factor, Debitor to *Voyage.*

A reply upon the former Queſtion anſwered, and confirmed by grounds of reaſon.

The like entrance is made by *Jaques vander Schuere*, in the 288.parcell of his booke.

Anſw. With their (*meere needleſſe*) entrances I would not *meddle*, were not this manner of——Removing of the Voyages firſt entrance——

too too much affected by many ignorant enterers.——For with *Martin Wentzel*, I ſay,—That when a Taylor cutteth a cloth in many peeces, he muſt againe ſowe many peeces together;——; even ſo, he that frameth many accompts in his Leager, muſt at the end cloſe many accompts againe. When a Merchant wanteth writing, then hath hee but ſmall imployment. Avoid double writing.

Of the charges done upon thoſe ſent Goods.

To pay Cuſtome & other charges at the ſhipping away of any Commodity.

Queſt. 55. Suppoſe that at the ſhipping of the Cambrix-Cloth, Bayes, and Pepper, I pay Cuſtome, Inſurance, and other Charges; How?

Anſw. Voyage to Roan in France conſigned to *Jean du Boys*——; Voyage to Madrill in Spaine, conſigned to *Pedro del Vergos*——; Voyage to ſuch a place, conſigned to ſuch a man—— } is Debitor to Caſh: or, to *Charges of Merchandizing*.

See the 90. place, compared with the 18. Debitor and Creditor in the Rules of Aide.

Of Inſurances cauſed to be done upon thoſe ſent Goods.

To cauſe my ſent Goods to be Inſured, paying the Inſurer preſently.

Queſt. 56. Suppoſe that I cauſe the Commodities that were ſent away in the 48. and 49. Queſtions, to be Inſured by *Allert Allerton*, and pay for the ſame preſently: How?

Anſw. Voyage to Roan in France, conſigned to *Jean du Boys*——; Voyage to Madrill in Spaine, conſigned to *Pedro del Vergos*—— } is Debitor to Caſh.

See the 90. place in my *Merchants-Mirrour*, with the 18. Debitor and Creditor in the Rules of Aide.

To cauſe my ſent Goods to be Inſured, not paying the Inſurer, untill I have advice of the ſafe arrivall there.

Queſt. 57. Suppoſe that I cauſe the ſent Commodities to be Inſured by *Bartell Bartelſon*; but pay not the *Premie*, untill I have advice of the ſafe arrivement of them at the place unto which they were ſent; How?

Anſw. Voyage to *N. N.* conſigned to *N. N.* is Debitor to *Bartell Bartelſon*, for the *Premie*, or Inſurance mony. See the 91. place, compared with the 19. Debitor and Creditor in the Rules of Aide.

Queſt. 58. Suppoſe I have advice, that my ſent Goods are well arrived at the deſired Haven; and I pay *Bartell Bartelſon* the *Premie*, or Inſurance mony; How?

Anſw. Bartell Bartelſon is Debitor to Caſh, for the Premie paid to him. See the 22. Debitor and Creditor in the Rules of Aide.

Of

Of Insurances done by mee upon Commodities, that another man hath sent to the Straits, or whersoever else.

To Insure Goods that are shipt by another man for his accompt, and the mony received by me presently upon the Insuring of the same.

*Quest.*59. *Clace Capon* hath shipt Goods to the Straits, to be there sold for his accompt; the same I have Insured him, for which my Insurance, I receive of him the Insurance mony; How?

Answ. Cash Debitor to { Insurance-reckoning. OR, Profit and Losse.

Reade the 20. Debitor and Creditor in the Rules of Aide.

Goods by another man sent to Sea, & by me Insured, for which I am to receive the Insurance mony upon the advice that the sent Goods are well arrived at the place to which they were consigned.

*Quest.*60. I have Insured Goods which *David Darling* had shipped for his owne accompt (or for another mans accompt, that is all as one to mee) for which I am to receive the Premie (or Insurance mony) upon notice of the safe arrivall there; How?

Answ. David Darling is Debitor to { Insurance-reckoning. OR, Profit and Losse.

Reade the 21. Debitor and Creditor in the Rules of Aide.

*Quest.*61. Suppose that the * notice is come, that those Goods shipt by *David Darling* are well arrived at the desired Harbour, and he payeth me with Dollers, at 4. ß. 4. ₰. which I pay out againe at 4. ß. 6. ₰. How?

Answ. This hath two Journall entrances.

First, Cash Debitor to *David Darling*, for the value of the money as I can pay it out.

Secondly, *David Darling* is Debitor to Profit and Losse, for the advance mony.

* To have notice, that those Goods which were by me Insured, and the Insurance is paid to me with advance, upon the advice of their safe arrivall.

Of Goods lost at Sea, partly for my accompt, and partly for other mens accompts, which I had caused to be Insured for mee, and for others, by mee Insured.

Goods of mine lost at sea, that were not Insured.

*Quest.*62. Suppose that part of *my formerly* shipt Goods (which by mee were not caused to be Insured) are cast away; How?

Answ. Profit and Losse is Debitor to Voyage to such a place, consigned to such a man, for the quantity and value. Reade the 25. Debitor and Creditor in the Rules of Aide.

Goods of mine lost at sea, that were Insured.

*Quest.*63. Suppose that part of *my Goods* shipt, as in the 56. Question (being Insured by *Allert Allerton*) are cast away; How?

Anſw. *Albert Allerton* Debitor to { Voyage to Roan in France, conſigned to *Jean du Boys.* / Voyage to Madrill in Spaine, conſigned to *Pedro del Verges.*

See the ſecond part of the 25. Debitor and Creditor in the Rules of Aide.

Goods loſt at Sea, that were Inſured by me, for which I now pay the Owner.

Queſt. 64. Suppoſe that the Goods of *Chee Capon*, which I Inſured, as in the 59. Queſtion, are partly loſt: ſo that I now pay him for the ſame; How?

Anſw. Inſurance-reckoning / Profit and Loſſe } OR, { Debitor to Caſh.

See the 23. Debitor and Creditor in the Rules of Aide.

Goods loſt at Sea, but I pay not the Owner for them as yet.

Queſt. 65. Suppoſe that the Goods in the 60. Queſtion are ſaid to bee wholly loſt; but I pay not *David Darling* for them as yet; How?

Anſw. Inſurance-reckoning / Profit and Loſſe } OR, { is Debitor to *David Darling.*

See the 24. Debitor and Creditor in the Rules of Aide.

Goods that were ſaid to be loſt, are recovered, & ſold, and the proceed ſent to the Owner.

Queſt. 66. Suppoſe that the Goods in the 65. Queſtion that were ſaid to be loſt, are recovered, and ſold; ſo that the proceed of the ſame is ſent to *David Darling*; How?

Anſw. *David Darling* Debitor to { Inſurance-reckoning. / Profit and Loſſe. } OR,

I chuſe Inſurance-reckoning rather then Profit and Loſſe, becauſe the Gaine or Loſſe is there moſt apparent.

Of Selling *upon ſeverall Conditions, as by the enſuing Inſtances ſhall be made apparent.*

To ſell Wares, and to receive the mony upon the chaffer, or preſently.

Queſt. 67. I ſell Wares for Ready-mony, receiving the ſame inſtantly; How ſhall I enter that?

Anſw. Caſh is Debitor to the ſold Commodity. See the 92. place in my *Merchants-Mirrour*, compared with the ſeventh Debitor and Creditor in the Rules of Aide.

Wares ſold, to be paid to me upon demand, wherein the word *Demand* is expreſſed.

Queſt. 68. I ſell Wares, the mony to be paid to me upon *Demand*: that is, ſome few Daies or Weekes after the Selling, and Delivering day, according to agreement; How?

Anſw.

Anſw. The Trading-man is Debitor to the ſold and delivered Commodity. See the 93. place, compared with the eighth Debitor and Creditor in the Rules of Aide.

Queſt. 69. I ſell Wares, receiving part of the mony in hand, and the remainer to ſtand out for ſome moneths; How?

Wares ſold, receiving part of the mony in hand, the reſt to ſtand out ſome moneths.

Anſw. Two Journall entrances are included in this Propoſition.

Firſt, the Trading-man is Debitor to the Delivered Wares, for the whole ſumme.

Secondly, Caſh Debitor to the Trading-man, for the received part.

Reade the 94. place, compared with the 9. and 11. Debitors and Creditors in the Rules of Aide.

Queſt. 70. I ſell Wares upon Time; but after ſome few daies wee agree for the rebatements time, and price, and he payeth mee the mony; How?

Wares ſold upon Time; but afterwards we agree for the Rebatements time, and I receive the mony.

Anſw. This hath three Journall entrances.

Firſt, the Trading-man is Debitor to the Delivered Wares, for the unrebated value.

Secondly, Caſh is Debitor to the Trading-man, for the received value.

Thirdly, Delivered Wares, Debitor to the Trading man, for the diſcounts value.

Reade the 95. 96. and 104. places in my *Merchants-Mirrour*.

Queſt. 71. I ſell Commodities to the value of 300. *l*. payable at 4. and 4. and 4. moneths preciſe, each pay being an equall third; after ſome dayes we agree for the preſent diſcount, *à proportione* times payments; and hee then payeth mee the mony, with Gaines to mee upon the ſame; How;

Wares ſold at 4. and 4. and 4. moneths time, but afterwards rebated; and the mony paid to me with advance.

Anſw. This Propoſition may be Journallized into a Merchants Journall at three entrances; but for the better underſtanding of each times abatements, I will enter them in ſixe Journall entrances.

Firſt, Trading-man Debitor to Wares, for the whole value of 300. pound.

Secondly, Wares are Debitor to the Foure Moneths time: for
Thirdly, Trading-man, for the diſ- Eight ſo their firſt pay-
Fourthly, count of 100. *l*. for—— Twelve ments were agreed upon to be paid; and therefore they ought to bee ſo rebated.

Fifthly, Caſh is Debitor to the Trading-man for the mony, at the rate that I can put it away.

Sixthly, Trading-man is Debitor to Profit and Loſſe, for the advance of the monies.

Queſt. 72. I ſell ſeverall Wares, at 11. moneths time preciſe, diſcounting immediately,

Wares sold at 11. moneths time, discounting presently, being paid me; partly with an Assignment not yet due; but I am to have allowance for that time: the remaining mony he keepeth still at Interest for sixe moneths.

immediately, in part of payment for the same. I receive mony of himselfe: also I receive from him an Assignation, framed by *Conradus Carlton*, indorsed to *David Darling*, payable two moneths hence, for which time the Trading-man is to give me allowance; the remainer hee detaineth still at Interest, for sixe moneths; How?

Answ. Five Journall entrances are included in this Proposition, as appeareth by these ensuing Instances.

First, Trading-man Debitor to those delivered Wares, (howsoever named) for the value of the first unrebated price.

Secondly, Cash is Debitor to the Trading-man, for the mony received of him directly.

Thirdly, *Conradus Carlton* is Debitor to the Trading-man, for the Assignation, payable by *David Darling* at 2. moneths time.

Fourthly, Trading-man is Debitor to Interest-reckoning, for the prolongation of the two moneths of *Conradus Carlton*, and for the 6. moneths Interest of his owne detained mony.

Fifthly, Wares Debitor to the Trading-man, for the discount; *Provided*, that those severall Wares stood entred into my Booke under one accompts Title.

Reade the 96. place in my *Merchants-Mirrour*.

Wares sold & rebated, which stood upon severall accompts in my Leager, these having two kinds of enterances.

Quest. 73. Suppose that those severall Wares were *Kersies, Linnen, Sugar*, or the like; which were entred into my Leager, each under a severall Title alone, rebating them immediately, as is mentioned above; How would you enter those Rebates?

Answ. The Rebates may be entred after two waies.

Quest. 74. How will you instance the first?

Answ. This may be entred by making so many Journall parcells, as there are *severall named accompts Titles*; as here are three severalls to be entred each apart.

The first is, To cause each Commodity to beare its owne rebatement.

First—— Kersies }
Secondly, Linnen } Debitor to the Trading-man, for the discount, or rebate of each alone.
Thirdly—Sugar }

Quest. 75. What entrances are fittest for the second Instance?

Answ. This may be done by one Journall entrance; as thus:

The second is, To cause one joynt accompt to beare those rebatements.

Profit and Losse Debitor to the Trading-man, for so much as the discount, or rebate of them all doth amount unto.

Of

Of Selling Wares, for other Wares: that is, To barter, or Trucke Wares for other Wares; in which is to be obſerved, that the Barter is alwaies either equall, or unequall.

*Queſt.*76. I ſell *Wares* for other *Wares*, the Trucke being equall in value; How?

Wares ſold for other Wares, the Trucke being equall.

Anſw. Received Wares, Debitor to delivered Wares, value for value, which happeneth very ſeldome.

Reade the 97. place in my *Merchants-Mirrour*, compared with the ninth Debitor and Creditor in the Rules of Aide.

*Queſt.*77. I ſell *Wares*, receiving in part a *leſſe* quantity, and money to equall the Trucke; How?

Wares ſold, receiving *other* Wares, *and* mony, to make the Barter equall.

Anſw. This hath three Journall entrances.

First, the *Trading-man* Debitor to the *delivered Wares*, for their value.

Secondly, Received Wares Debitor to the Trading-man, for their value.

Thirdly, Caſh Debitor to the Trading-man, for the monies value.

Reade the 98. place in my *Merchants-Mirrour*.

*Queſt.*78. I ſell Wares, receiving againe other Wares in part of payment for the ſame; and the reſidue to equall the Trucke, is the Rebatement of my delivered Wares; How?

Wares ſold to be diſcounted, w^e^ the rebate and received Wares make the Barter equall.

Anſw. This Propoſition hath foure Journall entrances.

First, the Trading-man Debitor to the Delivered Wares, for their unrebated value.

Secondly, Received Wares — Debitor to the Trading-man for — Their value.
Thirdly, Caſh — Debitor to the Trading-man for — The received value.
Fourthly, Delivered Wares — Debitor to the Trading-man for — The diſcount of my delivered Commodity.

* Wares ſold, receiving back a greater value; repaying the Over-plus with mony & rebate of his Wares, by which monies payment I had advance.

*Queſt.*79. I ſell * Wares, receiving backe a greater value; and I repay the Over-plus againe in Rix-Dollers, at a higher rate then they coſt mee, *rebating his Wares*; How?

Anſw. This Propoſition requireth five Journall entrances.

First, In-bought Wares Debitor to the Trading-man, for the received value.

Secondly,

Secondly, Thirdly, Fourthly, Trading-man Debitor to
- *My delivered Wares*, for their value.
- *In-bought Wares*, for the diſcount of his Wares.
- *Caſh*, for the monies value paid, and by me rated high.

Fifthly, Caſh Debitor to Profit and Loſſe, for the Valuation advanced higher then the Doller coſt mee.

Reade the 75. and 99. places in my *Merchants-Mirrour*.

To ſell Commodities, which are to be delivered by mee, ſome Weekes, or Moneths after that the price, and quantity is agreed upon.

Wares ſold, to be delivered, 2. 3. or more Weekes, or Moneths after the agreement.

Queſt. 80. I ſell a certaine Commodity to a man, agreeing now for quantity and price; but am to deliver them two, three Weeks, or Moneths hence; How?

Anſw. Promiſe-reckoning is *Debitor* to the Promiſed man.

Reade the 100. place, compared with the tenth Debitor and Creditor in the Rules of Aide.

Wares ſold upon Deliverie, as above, receiving mony in part of payment; by which mony I loſe.

Queſt. 81. I ſell Wares, agreeing now for quantity and price, but am to deliver them ſome Weekes, or Moneths hence; receiving now in part of payment Ricks-Dollers, at one halfe penny higher then the uſuall price; How?

Anſw. This requireth three Journall entrances.

First, Promiſe-reckoning
Secondly, Caſh (for the received value) *Debitor* to the Promiſed man.

Thirdly, Profit and Loſſe is *Debitor* to caſh, for the over-rate of the Ricks-Dollers.

Reade the 101. and 102. places in my *Merchants-Mirrour*.

Of Abatements and Rebatements particularly in Wares, *Bought, or Sold; as alſo in* Monies, *Received, or Paid.*

The cauſes of Abatements, or Rebatements.

Queſt. 82. What are the chiefe cauſes, whence Abatements, or Rebatements doe ariſe?

Anſw.

Anſw. Some Generalls I will rehearſe in place of many; as theſe:
First, Diſcounts, or Rebatements.
Secondly, Shortneſſe in Weight, or Meaſure of any Commodity.
Thirdly, Badneſſe of the Commodity, which being opened, it is not found ſutable to the firſt ſample.
Fourthly, By deduction of ſome odde pence, or ſhillings, at the finall clearing, or cloſing of any accompt.

Queſt. 83. I have formerly bought Wares, at 6. moneths Time; which I then (according to time and price) entred into my Booke; but the three moneths being expired, we agree to rebate for the other three moneths; How ſhall I enter the Rebate onely?

Wares bought upon Time; but when one halfe of the Time is expired, then I Rebate for the other halfe of the Time.

Anſw. The Trading-man, of whom I bought thoſe Commodities for ſixe moneths time, is *Debitor* to the Commodity, for the three moneths diſcount.

Compare this paſſage with the third Sub-branch in the 31. and 32. Queſtions, entred before in this Booke: which is confirmed by the ſeventh Sub-branch in the 70. and 106. places in my *Merchants-Mirrour.*

Nota bene;——; *Henry Waninghen*, *Chapt.* 2. *Queſt.* 14. entreth the ——Man Debitor to Profit and Loſſe, for the diſcount.

Paſſchier Gooſſens, Zu Hamburgh, printed *in an.* 1594. parcell 44. 47. and other more, entreth the like.

Joannes Buingha, fol. 39. Queſt. 7. entreth the like.

John Carpenter, fol. 34. his Booking is alike with *Henry Waninghen*, in the 14 parcell, and is onely an Imitator; and ſo of many other Authors.

But *Premeditation* ſheweth, That the Rebates of Commodities ſhould not be carried to Profit and Loſſe accompt, as our printed Authors doe carry them in generall, without any further in-ſight into the nature of the matter:——; For *Wares*, which before were *Wares for Time*, are now become *Wares for Ready mony.*

Now, the while that *Wares for Time* were more charged *at the Buying*, then they are worth at preſent in Ready-mony; Reaſon requireth, that thoſe *Commodities* ſhould have a *Diſcharge*; becauſe I have now bought them with Ready-mony. Reade *Ralph Handſon upon Abatements in his Analyſis.*

This muſt be well regarded in Rebates, to the end, that each *Horſe* may beare his owne burthen: *well noting*, that the *Rebates* are not made good in *Mony*, elſe the ſame muſt be carried to Profit and Loſſe accompts.

☞ But if we buy ſundry Commodities, and have an allowance upon the whole Commodities, or, upon the whole Buying, then we muſt enter,

The Trading-man (of whom wee Bought) *Debitor* to Profit and Loſſe.

For *no one* Commodity may *enjoy the allowance* made upon the whole parcell; and to make a diviſion *pro rata* of each Commodities Principall, would be a troubleſome (but true) work: therefore (in ſuch matters) Profit

and Losse is the briefest enterance; being that the *Facit*, after either waies, redoundeth to our finall advance, for the Abatement.

Ibidem.

*Quest.*84. I have formerly *bought Wares*, which I then (according to Time and Price) entred to booke; but I find

either { Shortnesse in Weight, or Measure——— } How?
{ Badnesse of the Commodity, it being opened }
{ Deduction of some odde pence, or shillings; }

Answ. The *Selling-man* is *Debitor* to Wares, for either of these Defects, or for all of them.

Reade the 105. place in my *Merchants-Mirrour.*

Wares sold upon Time, to be rebated.

*Quest.*85. I have formerly——*Sold*——*Wares*; and according to Time and Price I booked them: But hee that *Bought* them, is to have allowance upon the same, for either

Discount, or Rebatement of them———
OR,
Shortnesse in Weight, or Measure———
OR,
Badnesse of the Commodity, it being opened—
OR,
Deduction of some odde pence, or shillings; } How?

Answ. The——*Sold*—*Wares* are *Debitor* to the *Buying-man*, for either of those named Defects, and Rebatement. I will make it briefe, and plaine; for,

A briefe Table for Abatements, or Rebatements in Wares, or Monie.

Abatements in { Wares { Bought / Sold } at 6. moneths discount, } Selling-man Debitor to Wares. Wares Debitor to Buying-man.
{ Mony { Received / Paid } before the time, } Profit & Losse Debitor to Paying-man. Receiver Debitor to Profit and Losse.

Reade the 106. place in the *Merchants-Mirrour.*

Of Monies Received and Paid before the Time.

Abatements upon monies paid to mee, with a large Amplification illustrated.

*Quest.*86. Having spoken of *Wares*, there remaineth to treat of Abatements upon Money——Received——or——Paid——before the Time; How?

Answ. This is briefly touched in the before entred Table; but I will amplifie the same by a more plainer expression, as thus:

If

If *Francis Froſt* bring mee an Aſſignation, or Bill of his owne—— or——from any man that was Debitor upon my Book;——;and that Aſſignment, or Bill, is to be paid to me, 2.3. or more Weeks, or Moneths hence by *Govert Golſton*, for the uſe and accompt of *Francis Froſt*; or, in the behalfe of the man that was Debitor upon my Booke; then I may enter the ſame into my Journall, thus:

Govert Golſton is *Debitor* to { *Francis Froſt*, for his Aſſignation, or Bill, tendered to mee. / The Man that was Debitor upon my Booke, for his Aſſignation, or Bill, tendered to mee.

Now, at the Time expired, the Paying-man abateth mee ſome odde pence; becauſe the ſumme that hee payeth to mee, perfecteth his Booke between the Paying-man and him; in ſuch a caſe,

Profit and Loſſe { OR, *Francis Froſt* } *Debitor* to *Govert Golſton* for the Abatement.

Now Wares may not (by any meanes) beare this Abatement, becauſe the *Originall of the Debt* ariſeth not from Wares, but from another ground, which is Mony.

Reade the 106 place in my *Merchants-Mirrour.*

*Queſt.*87. Suppoſe that I have a Bond of *Henry Hacket* for 200 *l.* now due; the ſame I deliver to *Jaques Jolyt*, in payment of a Debt not yet expired; for the which I enjoy allowance for the Time to come; How? *Ibidem.*

Anſw. This Propoſition hath two Journall entrances.

Firſt, *Jaques Jolyt* is *Debitor* to *Henry Hacket.*

Secondly, Caſh *Debitor* to { Profit and Loſſe. / OR, / Intereſt-reckoning.

*Queſt.*88. I have received of *Kendrick Kerrill* an Aſſignation, payable by *Leonard Lulham*, foure Moneths after my receit of the ſame; which I accept of, being that *Leonard Lulham* is the ſufficienter man: *Three moneths being expired*, *Leonard Lulham* deſireth to pay in the money, enjoying allowance *à proportione*, of the Time to come, whereunto I condeſcend; How? *Ibidem.*

Anſw. This Propoſition hath three Journall entrances.

Firſt, *Leonard Lulham* is *Debitor* to *Kendrick Kerrill*, for the Aſſignations value.

Secondly, Caſh—— —— } *Debitor* to *Leonard Lulham* for the { Received ſumme of mony. / Rebatement of one moneths Time.

Thirdly, { Intereſt-reckoning / OR, / Profit and Loſſe— } *Debitor* to *Leonard Lulham* for the { Received ſumme of mony. / Rebatement of one moneths Time.

Nota bene.

In place of Profit and Loſſe——Intereſt-reckoning may be entred, if we keep an accompt of——Received, or Paid Intereſts; or, if we will exactly know what is Gained, or Loſt that way.

Reade the 105.106. and 107.places in my *Merchants-Mirrour*, compared with the 14.Debitor in the Rules of Aide.

Receiving upon ſeverall Conditions; of which I onely nominate Thirteen: as

FIRST,

Receiving of a Debitor *in part, or full payment.*

Mony received in part, or full of a Debt due to mee.

Queſt. 89. Suppoſe that a *Debitor* payeth mee in part, or in full of his Debt; How?

Anſw. Caſh is *Debitor* to the Paying-man.

Reade the 108.place in my *Merchants-Mirrour*, compared with the Creditors of the 11. and 12.Rules of Aide.

Mony, Wares, and an Aſſignment received for a Debt due to mee.

Queſt. 90. Suppoſe that a *Debitor* payeth me part with mony, part with Wares; the remainer by an Aſſignment, not yet due; How?

Anſw. This Propoſition hath three Journall entrances.

Firſt, Caſh is *Debitor* to the Paying-man, for the received ſumme. See the 89 Queſtion.

Secondly, Wares *Debitor* to the Paying-man, for the value of the received Commodity.

Thirdly, the man Obliged to pay the Aſſignment, is *Debitor* to the Paying-man.

Nota,

The Aſſignation may be kept untill it be diſpoſed of; and then, make the man (unto whom wee deliver the Aſſignation for payment) Debitor to the Paying-man, from whence it came.

Reade the Creditors of the 13.Rules of Aide.

SECONDLY,

Receiving upon Depoſito, *or Intereſt, the ſame being paid to mee* Preſently, *or* not Preſently.

Mony taken up at Intereſt, and preſently received.

Queſt. 91. Suppoſe that I take mony upon Intereſt, which is paid to me preſently; How?

Anſw.

Anſw. This Propoſition hath two Journall entrances.

Firſt, Caſh *Debitor* to the *Lending-man*, for the chiefe ſumme borrowed.

Secondly, Intereſt-reckoning *Debitor* to the Lending-man, for the Intereſt.

Compare this with the fourteenth Debitor and Creditor in the Rules of Aide.

Nota,

It is by ſome Accomptants thought fitteſt, that the like entrances as this, ſhould not be intermixed with his Trafficking accompt; but chuſe rather to enter it upon an accompt, called, *Lending-Man* (what name ſoever) *His accompt of Intereſt:* I approve of ſuch manner of entring: only it cauſeth many accompts in a mans Booke: but that is not materiall, if accompts be thereby kept plaine and evident; writing muſt not ſeem tedious to a Merchant nor Accomptant.

Mony agreed for that I am to have at Intereſt; but receive it ſome few daies after.

Queſt. 92. Suppoſe that we onely agree now for 200. *l.* at Intereſt, but I am to receive the mony ſome daies hence; How?

Anſw. Promiſing-man is *Debitor* to Promiſe-reckoning, for the promiſed Principall.

Mony received by Bill of Exchange, that was promiſed me at Intereſt.

Queſt. 93. Suppoſe the daies of this next before-going 92. parcell bee expired, and the *Promiſing man* delivereth mee a Bill of Exchange, payable by *Matthew Moor-man*; and this *Matthew*, by endoſſment of the Bill, aſſigneth me upon *Nicholas Nantes*, of whom I receive the mony; How?

Anſw. This Propoſition requireth two Journall entrances.

Firſt, Caſh —— *Debitor* to the Promiſing-man, for The received Principall.

Secondly, Intereſt-reckoning —— Promiſing-man, for Principall, & Rent-ſumme, becauſe hee hath made Performance of that which he promiſed: For, as he was charged a Debitor, becauſe he promiſed; even ſo, hee muſt againe be made a Creditor, becauſe of his Promiſe performance.

Reade the tenth Creditor in the Rules of Aide, as alſo, the ſecond Branch in the 28. leafe of my *Merchants-Mirrour*, under the word —— *Receiving.*

An Objection anſwered againſt the entering of the Intereſt-ſumme, before the Time be expired.

Queſt. 94. But ſome doe not allow of the entrance of the —— Intereſts ſumme —— before the Time be expired, wherein it ſhould be paid; for, ſay they, We enter him a Creditor for that, which is not as yet due to him; How ſhall we deale in this caſe?

Anſw. I am not unacquainted with ſuch Objections: True it is, that the —— Intereſt —— is not as yet due to him: Doth this argue, that the Man therefore muſt not be knowne upon my Booke, for the Intereſt-ſumme? —; Yeoven upon the like ground, the man ought not to bee knowne upon my Booke, for the Principall: for that it is not (as yet) due to him. By my Bond I acknowledge the monies receit; but my Bond cannot compell mee

to the monies payment, before the time bee expired. Thus conſequently, I am not *really* his Debitor, untill the Times expiration. Doth this therefore diſanull the manifeſtation, and acknowledgement of his Name in my Book? Nothing leſſe.

THIRDLY,

Receiving Expired Intereſts *of former lent mony, the* Principall *being ſtill detained by the Borrower.*

Mony received for Expired Intereſts, the Principall being by the Borrower ſtill detained: which parcell hath its conſiderations.

Queſt. 95. Suppoſe that I receive *Expired Intereſts* of former *Lent mony*, the *Chiefe ſumme* being ſtill by the Borrower detained; How?

Anſw. Herein is to be regarded, Whether the detainer of the Principall, be not charged upon his accompt already, for the Intereſt-ſumme.

* The firſt Conſideration

Queſt. 96. Suppoſe he is charged * already for the Intereſt-ſumme, What then?

Anſw. This entrance then doth require two Journall parcells.

First, Caſh is *Debitor* to the *Principalls-detainer*, becauſe hee was charged before for the Intereſt-ſumme.

Secondly, The *Principall-Detainer* Debitor to *Intereſt-reckoning*, for the Intereſt-ſumme, NOW RENEWED; mentioning in the Journall the Time, when Principall and Intereſt are to be repaid backe; if they are not prolonged at Intereſt, for longer continuance of Time. Reade the third Branch in fol. 28. of my *Merchants-Mirrour*.

The ſecond Conſideration

Queſt. 97. Suppoſe that the——Intereſt-ſumme——was not charged to his accompt before; but was, and ſhalbe deferred, untill the Times expiration that it ought to be paid; How ſhall this be entred at the *Receit* of the *Rent-ſumme*?

Anſw. The ſecond anſwer to the 96. Queſtion muſt be thus booked:

First, The *Principall-Detainer* is *Debitor* to *Intereſt-reckoning*, for the Intereſt-ſumme, NOW BOOKED, expreſſing in the Journall, that the Expired Time is *Now*, and therefore the Intereſt-ſumme is *Now* booked.

Secondly, Caſh is *Debitor* to the *Detainer of the Principall*; becauſe he *Now* payeth me the *Now* booked Intereſt-ſumme.

Or, it may be entred with one Journall enterance: thus,

The third Conſideration

Caſh is *Debitor* to Intereſt-reckoning, relating in the Journall the Time when the Principall was put forth, and for how long; as alſo to whom, and that the time is *this day*, or then, and then Expired. Yet all this brevity doth but obſcure the matter; for in after times (if Queſtion ſhould bee made

made about this or the like paſſages ſo entred) I ſhould not know where to find it readily; it would but hinder mee then twice more time, then ever the abbreviation advanced mee; and therefore the double enterances as are entered before, is the plaineſt way, and eaſieſt to be found in time of Controverſie. For this is the *Chiefe End* of Book-writing, to ſhew inſtantly the deſired Matter, or Thing that is required.

FOURTHLY,

Receiving Inſurance-mony, *for the Inſurance made, or done by mee upon Goods ſent by another man, for* his owne *accompt.*

Queſt. 98. Suppoſe that I receive *Inſurance-mony*, for the Inſurance of another mans Goods, that were by him ſhipped, and ſo ſent away unto *Smirna*, or to the like place; How?

Mony received for Inſurances done by mee upon other mens ſhipt Goods; which parcell hath its Conſiderations.

Anſw. Herein muſt bee conſidered, Whether thoſe now mentioned Goods are *Now Newly ſhipt*, and not as yet any thing concerning them entred to my Booke;——; Or, whether thoſe Goods were formerly ſhipped, and the *Shipping-man* is charged in my Booke for the Inſurance;—— yet alſo——that he (by agreement) is not liable to payment, before ſuch time as hee hath advice of the Goods ſafe arrivement at the place, to which they were intended.

Queſt. 99. Suppoſe that the Goods are *Now* newly ſhipped; and therefore not any thing concerning the ſame is as yet entred to my Books; How?

The firſt Conſideration.

Anſw. Caſh is *Debitor* to Inſurance-reckoning (If I deale much that way) to know what is Gained, or Loſt that way. Elſe, Caſh is *Debitor* to Profit and Loſſe; the up-ſhot will be as one.

Reade the 20. and 21. Rules of Aide before entred.

Queſt. 100. Suppoſe that the Goods were formerly ſhipped away, for which the *Sending-man* was charged upon my Booke, becauſe of his Promiſe; for that hee upon the ſending of them was obliged to give mee content; How?

The ſecond Conſideration

Anſw. Caſh is *Debitor* to the *Sending-man* that ſtood charged upon my Booke. Compare this with the 60. and 61. Queſtion, and the Explanation of the ſame, entred before in this Booke.

Reade the fourth Branch in fol. 28. of my *Merchants-Mirrour.*

FIFTHLY,

FIFTHLY,

Receiving Wares promiſed unto mee, *as is mentioned before in the 38. Queſtion.*

Wares received that were formerly promiſed to me, having its Conſiderations.

Queſt. 101. Suppoſe that I——receive thoſe Wares——that were promiſed mee in the 38 Queſtion, before entered in this Booke; How?

Anſw. Concerning this Propoſition, there are three things to be conſidered. ——, The firſt is,

To receive the Even promiſed quantity.

The firſt Conſideration.

Queſt. 102. How muſt this *Equall promiſed quantity* be entered into the Journall?

Anſw.
- First, Received Wares—— *Debitor* to the Promiſer, for
  - The received value.
  - His Promiſe performance.
- Secondly, Promiſe-reckoning *Debitor* to the Promiſer, for
  - The received value.
  - His Promiſe performance.

The ſecond Conſideration

Queſt. 103. What Conſiderations are to be obſerved in the ſecond enterance?

Anſw. Herein may happen, that wee *Receive a greater quantity* then formerly was agreed for; and I pay him with Rix-Dollers, at 2. ſ. the Doller more then they coſt mee; then requireth

This Propoſition foure Journall enterances.

First, Wares *Debitor* to the Promiſer, for the Received value.

Secondly, Promiſer *Debitor* to Caſh, for the ſumme paid.

Thirdly, Caſh *Debitor* to Profit and Loſſe, for the advance of the Dollers.

Fourthly, Promiſe-reckoning *is Debitor* to the Promiſer, for the value of the firſt agreed ſumme.

The third Conſideration

Queſt. 104. What is the third Obſervation?

Anſw. Receiving *leſſe* then formerly was agreed for; In payment of the ſame, I deliver him a Bond of 100. *L.* payable by *Peter Preſton*, which Bond I bought of *David Darling* for 94. *L.* and at the buying of it, I booked the ſame into my Leager.

This hath likewiſe foure Journall enterances.

First, Wares *Debitor* to the Promiſing-man, for the received value.

Secondly, The Promiſing-man *Debitor* to *Peter Preſton*, for 100. *L.*

Thirdly, *David Darling* is *Debitor* to Profit and Loſſe, for 6. *L.* becauſe he was Credited for 100. *L.* and made *Debitor* at the payment onely for 94. *L.*

Fourthly,

Fourthly, Promiſe-reekoning is *Debitor* to the Promiſing-man, for the value of the firſt agreed ſumme.

Reade the fifth Branch in ſol. 28, of my *Merchants-Mirrour.*

SIXTHLY,

Receiving by Exchange for Franckford, Hambrough, *or the like places; I not having any man there to* Repay *it, but take it here upon a Condition* that is not uſuall.

Queſt. 105. Suppoſe that I draw——by Exchange for FRANCKFORD,—HAMBROUGH——or the like place, not having *any man there* to repay it againe: but take it here at ☞ *Double uſance*, at price as the *Exchange* now goeth for thoſe places; *NOTA*, to Repay it here again at *Three* ☜ uſo's, at price as the *Exchange* ſhall goe there, at the expired Time, when my drawne mony ſhall be due there at *Double uſance*; How ſhall I enter this? Mony received by Exchange for *Franckford*, *Hambrough*, having its Conſiderations.

Anſw. But you muſt expreſſe your ſelfe more fully, whether you——Receive——the mony now preſently, or not.

Queſt. 106. I have already expreſſed my ſelfe above; for I ſaid——That I *Draw* by Exchange. The firſt Conſideration

Anſw. It is *uſuall in Holland*, to underſtand by that word——DRAW——that which perhaps I ſhall not receive untill *to morrow*, or *next day*; and yet I *paſſe my Bills unto him this evening*, becauſe the Poſt goeth away; ſo that as yet, I doe not apprehend your meaning aright.

Queſt. 107. Suppoſe that I receive the Mony preſently, at the delivery of my Bills; How? The ſecond Conſideration

Anſw. Caſh is *Debitor* to *Franckford*-exchange, or to *Hambrough*-exchange; making in your *Exchange-accompt* double lines for mony, to know the Gaine or Loſſe that ariſeth upon your *Forraine Coines*; for from thence muſt your Gaine or Loſſe be knowne, and not from Engliſh Mony onely?

Queſt. 108. Suppoſe that I agree to day for quantity & price, delivering him my Bills; albeit, that I receive not the Mony untill to morrow; How? The third Conſideration

Anſw. Promiſing-man (that hath my Bills) *Debitor* to *Franckford*-exchange, for the Promiſed, or, for my Delivered Bills value.

Queſt. 109. Suppoſe the Morrow to bee come, and you receive the monie; How? The fourth Conſideration

Answ. Cash is *Debitor* to the Promising-man.

The fifth Consideration

*Quest.*110. Suppose your DOUBLE USANCE mentioned in the 105. Question by this hand ☞ be now expired, *NOTA*, and that the mony is to runne upon Exchange *three* Moneths more, for the Returne (as in the 105. Question is rehearsed by this ☜ hand) before you are to Repay it here againe; How?

Answ. Franckford-exchange *Debitor* to the man, unto whom I have order to Repay it.

The sixth Consideration

*Quest.*111. Suppose that the *Three Moneths* time of payment upon the *Returne* be expired, and you pay the Ordered-man with Rix-Dollers, at one penny each peece more then they cost you; How?

Answ. This Proposition requireth two Journall entrances.

First, the Ordered-man *Debitor* to Cash for the payment.

Secondly, Cash *Debitor* to Profit and Losse, for the advance; and there is an End with him.

The seventh Consideration

*Quest.*112. But suppose that there is *Gained* by the Exchange of the Forraine Mony; How?

Answ. Franckford-exchange *Debitor* to Profit and Losse.

The eighth Consideration

*Quest.*113. Suppose there is *Losse* upon the accompt of Exchange; How?

Answ. Profit and Losse *Debitor* to Franckford-exchange.

Reade the sixth Branch in fol.28. of my *Merchants-Mirrour*.

SEVENTHLY,

Receiving a House by Marriage.

Receiving a House by Marriage.

*Quest.*114. Suppose that I receive a HOUSE by Marriage; How shall I enter that into my Journall?

Answ. House the *Mary-gold in Panchurch-street*, is *Debitor* to Profit and Losse. *Nota*, This might be carried to Stocke presently at the first entering of the same; but (for Uniformities sake) I presently passe all (Gaines, or Losses) to Profit and Losse, *that passeth through the Waste-booke in time of Trading*. It is but a Ceremonie used by mee; each his choise.

Reade the seventh Branch in fol.28. of my *Merchants-Mirrour*.

EIGHTHLY,

EIGHTHLY,

Receiving a Legacie *by Marriage, or by being* Given *mee.*

Queſt. 115. Suppoſe that I—— receive a Legacie by *Marriage*, or that a Legacie is *Given* to mee; How? Receiving a Legacie by Marriage, having its Conſiderations.

Anſw. Herein you have your *Choice*, whether you will charge the *Obligeid man*, or the *Houſe* from whence that Legacie ariſeth.

Queſt. 116. Suppoſe that I take the man? The firſt Conſideration.

Anſw. The *Obliged man* for Legacie and Rents, *Debitor* to Profit and Loſſe, for Principall, and Rent-ſumme.

Queſt. 117. Suppoſe that I take the *Houſe*, and enter that; How? The ſecond Conſideration

Anſw. Houſe the *Blacke Boy* in Canningſtreet, *Debitor* to Profit and Loſſe, for Principall and Rent-ſumme.

Reade the eighth Branch in fol. 28. of my *Merchants-Mirrour.*

NINTHLY,

Receiving Money DRAWNE BY US *upon our* Factor, *booking the ſame* WITHOUT *an accompt of* Time, *and* Ready-mony. Exchanges *drawne by us.*

Queſt. 118. Suppoſe that I Draw by a Bill of Exchange upon my *Factor*, booking the ſame WITHOUT an accompt of TIME and READY-MONY; How? Receiving Mony drawne by Exchange upon My Factor, having its Conſiderations.

Anſw. Herein you muſt expreſſe your ſelfe, whether you *Receive* the Mony at the *Delivery* of your Bills, or not.

Queſt. 119. Suppoſe that I *Receive the mony* preſently; How? The firſt Conſideration

Anſw. Caſh is *Debitor* to *Prior Pinder at Paris* MY accompt-Currant, for the Receeived value; keeping double lines, to enter the *Forrain Monies* in, that he is to pay there for my uſe, for the monies now drawne upon him.

Queſt. 120. Suppoſe that I deliver MY BILLS to night, becauſe the Poſt is to goe away, and I am to receive the Mony to morrow; How? The ſecond Conſideration

Anſw. The Man (becauſe he hath my Bills) *Debitor* to *Allert Allerton* at Paris, MY accompt-Currant.

Queſt. 121. Suppoſe that the Morrow is come, and I receive the mony in *Rix-Dollers*, at one penny leſſe then I can beſtow them; How? The third Conſideration

Anſw. This may be entered in two Journall enterances.

First,—— Caſh *Debitor* to The Man, for the received value, to cleare the Bill.

Secondly, Profit and Loſſe, for the advance mony; becauſe I (paying them to others) put them away at a higher price then they ſtood mee in. This ſecond parcell may be omitted, untill the monie be really paid out of my Caſh againe.

Reade the ninth Branch in fol. 29. of my *Merchants-Mirrour*.

Other Queſtions of Exchange (next Foure Parties) with Three, or Two Parties Correſpondent.

Three parties nominated in the Bill, one for MEE, one for HIM.

Queſt. 122. Suppoſe that I Draw an Exchange upon *Bartell Bartelſon* for MY accompt, the value here in MINE OWNE HANDS, payable (according to the Tenour of my Bills) unto *Conrade Carleton* for HIS accompt; How?

Anſw. Conrade Carleton at Palermo HIS accompt-Currant, *Debitor* to *Bartell Bartelſon* MY accompt-Currant.

Three parties nominated in the Bill, *both for mee.*

Queſt. 123. Suppoſe that I Draw an Exchange upon *David Darling* for MY accompt; the value hereof *my ſelfe*, payable (according to the Tenour of my Bills) unto *Evert Evertſon* for MY accompt; How?

Anſw. Evert Evertſon MY accompt-Currant, *Debitor* to *David Darling* MY accompt-Currant.

Two parties nominated in the Bill.

Queſt. 124. Suppoſe that I Draw an Exchange upon *Abell Arnould* for HIS accompt in *mine owne* Bills; payable there BY himſelfe, UNTO himſelfe, for MY accompt; How?

Anſw. Abell Arnould at Paris MY accompt-Currant, *Debitor* to *Abell Arnould* at Paris HIS accompt-Currant. *Nota bene*, becauſe hee ſtood *Debitor* here upon MY Bookes for HIS accompt; and hee was a *Creditor* here upon MY Bookes for MY accompt.

Nota bene, Exchanges have uſually foure Parties nominated in the Bills; to wit, the TAKER, and GIVER here;——; and the PAYER, and RECEIVER there.

Other Bills have but THREE PARTIES nominated in them; and that is, when I have *Two Factors* there; or One *Factor*, and a *Correſponding* Friend. Of ſuch nature are the 122. and 123. Queſtions.

Other Bills have onely *Two Parties* nominated in them; and that is, When I am HIS FACTOR, or Partner, and HEE MINE. Of ſuch Tenour is the 124. Queſtion. Onely the *Word Partner* is not mentioned there.

TENTHLY,

TENTHLY,

Receiving Mony REMITTED UNTO US by our Factor, *booking the ſame* WITHOUT *an accompt of* TIME *and* READY-MONY.

Exchanges *Remitted to us.*

Queſt. 125. Suppoſe that my Factor *Remitteth* mony unto mee by Bills of Exchange; which mony I receive preſently, at ſight of the Bills, booking the ſame WITHOUT an accompt of TIME, and READY-MONY; How?

Mony Remitted to me from my *Factor*, which I receive at ſight of the Bill.

Anſw. Caſh *Debitor* to *Allert Allerton* at Paris, MY accompt-Currant.

Queſt. 126. Suppoſe that I am not to receive the mony at *ſight* of the Bill, becauſe the *Conditioned Time* is not yet expired; How?

Mony Remitted to mee from my *Factor*, but the Bill is not due.

Anſw. The Accepting Man *Debitor* to *Allert Allerton* at Paris, MY accompt-Currant.

Queſt. 127. Suppoſe the *Conditioned Time* to be expired, and the *Accepting Man* detaineth the mony at Intereſt; How?

This mony is by the Accepting man detained at Intereſt.

Anſw. The Accepting man *Debitor* to Intereſt-reckoning, this may paſſe thus.

Queſt. 128. How can this be entered other waies?

The ſame to be entered after another manner.

Anſw. This may be written backe from the firſt accompt of Trafficke: as thus,

Firſt,	The Accepting man for Intereſt, *Debitor* to	The Accepting man for Traffick,	for the Principall ſumme.
Secondly,		Intereſt-reckoning,	for the Intereſt ſumme.

ELEVENTHLY,

Receiving mony DRAWNE BY US *upon our* Factor, *booking the ſame* WITH *an accompt of* TIME, *and* READY-MONY.

Exchanges *Drawne by us.*

COURTEOUS ART-REGARDER,

Paſſages thus entred by way of an accompt of *Time*, and *Ready-mony*, are by ſome accounted frivolous. Others are deſirous to be acquainted with ſuch manner of enterances.

How ſhall I pleaſe both?

To please the first: I advise him, or them, to Ride apace, and Looke another way (as the Proverb is) then the sight of those parcells will not bee frivolous to him, or them; *or at least*, they tooke no paines in the Penning, neither was the Presse chargeable to them; and so I leave them to *Selfe-conceit*.

To accommodate the last; I will enter some Instances, to the end that he may keep an Exact accompt against his Factor, concerning all Exact Advices for Exchanges, or other passages.

For there may be an Agreement between both, that upon some occasions of Necessities he may be your *Creditor*; and for the same he may take Interest: in which Occurrences you may keep a *Contra-accompt* against him, and so, not to runne over Shooes before you are aware. Now follow some

Examples.

Mony drawne by me upon *My Factor*, receiving the same presently.

Quest. 129. Suppose I *Draw* Mony by Exchange upon MY Factor,—booking the same WITH an accompt of TIME and READY-MONY; which Mony I receive presently; How?

Answ. Cash *Debitor* to *Robert Raynolds* at Amsterdam, MY accompt of TIME, untill the expired time of my Bill is due to be paid there by him.

Of the Times expiring, that the mony is due there to be paid by my Factor.

Quest. 130. Suppose that the Time of payment is there expired; How?

Answ. *Robert Raynolds* at Amsterdam MY accompt of TIME, *Debitor* to *Robert Raynolds* at Amsterdam MY accompt of READY-MONY; because he is then to pay my Bills there.

TWELFTHLY,

Exchanges *Remitted to us.*

Receiving Mony REMITTED TO US *by our Factor*, —, *booking the same* WITH *an accompt of* TIME, *and* READY-MONY: *because I allow him Interest for his disbursed Mony.*

Mony Remitted to me by *My Factor*, receiving the same here at sight of the Bill.

Quest. 131. Suppose that *My* Factor——*Remitteth* mony unto me—payable here at sight of the Bill; How?

Answ. Cash *Debitor* to *Conradus Carlton* at Lisborne MY accompt of *Ready-mony*;——; Noting the Time of his payment there, because of the Interest: for he cannot (Ordinarily) Remit TO MEE, or to any other FOR MY accompt, but he payeth presently;——; except he Remit in his owne hands;——; I having the like value of HIS in MY hands.

Mony Remitted to me by *My Factor*, payable here

Quest. 132. Suppose that he Remitteth the Mony to MEE;——; payable at *One*, *Two*, or *Three* usances; How?

Answ.

Anſw. The Accepting man *Debitor* to *Conradus Carlton* at Lisborne, My accompt of *Ready-mony.*

to me at One Two, or Three uſances, which is not due as yet.

Queſt. 133. Suppoſe that at the * *Expired Time* hee payeth mee with a Bill of Exchange of Equall value, upon *A doubtfull man*; allowing mee preſent mony for the Adventure;——; which Bill I accept of, as having the value of the *Doubtfull mans* in mine owne hands; How?

Anſw. The *Doubtfull man* Debitor to the *Paying-man*, for the value of the firmed Bill.

Secondly, The *Paying-man* Debitor to *Profit and Loſſe*, for the allowance agreed upon.

Thirdly, Caſh *Debitor* to the *Paying-man*, for the allowance received of him.

* The uſance, or uſances being expired, I am paid with a Bill of Exchange upon a Doubtfull man, for which I have advance.

Queſt. 134. I perceive that you *preſſe hard* upon the word My: What is the reaſon?

Anſw. The word My, diſtinguiſheth betweene His accompt; and My accompt of *Time* and *Ready-mony.*

The diſtinction of the words My, and His.

Between His accompt, and My accompt in plaine Stile of Factorage.

Between His accompt by Mee in Company, and My accompt by Him in Company; but of this hereafter in due place.

THIRTEENTHLY,

Receiving Mony upon Bottommary, Ships-keele, *or* Seas-Hazzard: *that is, to Wager upon the Adventure of the Sea.*

Bomary, or Bottommary, by the Dutch termed *Bodemmerije*; a name taken from the *Keele*, or bottome of a Ship. In the *Low-Countries* it is very much in uſe; ſo that the Maſter of a Ship that entendeth a Voyage into Forraine Countrie, is often neceſſited to take mony upon the Adventure of his Ship, to performe his intended Voyage; which mony ſo taken, payeth 25.30.40. or more *per Cent.* upon the ſafe ending of the ſaid Voyage, becauſe the ſo lent mony is tranſported beyond the Seas; ſo that if the Ship periſh, or that the Ship and Goods are all caſt away, then the adventured mony is alſo all loſt.

Queſt. 135. Suppoſe that (according to my order) my Factor at Amſterdam hath delivered unto an Engliſh Ship-maſter 1 coo. Ricks-Dollers, at a certaine advance for each Doller;——; provided that the ſaid Maſter is to ſaile to Eaſt-land, there to buy Commodities, and ſo to returne to England;——; at whoſe firſt Anchoring upon any Engliſh firme land, the time

Mony that my *Factor* delivereth upon *Sea-Hazzard*, to be repaid to me, according to the accuſtomed Conditions.

time of the Condition is expired; and the Master is liable to pay mee Principall and Advance; How?

Answ. Ship-master *Debitor* to *Peter Pinchback* at Amsterdam My accompt-Currant for the Principall. Bomary-reckoning, Sea-hazzard, Sea-wager (or to Profit and Losse) for the Advance.

The Master being well arrived, payeth me with severall sorts of payments.

Quest. 136. Suppose that the Master is well arrived; and he payeth me partly with Corne, and the remainer with Rix-Dollers, by which I loose; How?

Answ. This hath three Journall entrances.

First, Corne —— *Debitor* to the Ship-master For the value.
Secondly, Cash —— *Debitor* to the Ship-master For the mony.
Thirdly, Profit and Losse —— For the losse on Dollers.

Of the closing of that accompt.

Quest. 137. What shall be done with the accompt of Bottommary?

Answ. Either now for this One parcell, or at the yeares end for more parcells, may be entred

Bottommary, Sea-hazzard, or Sea-wager, *Debitor* to Profit and Loss, for what is Now Gained, or shall be Gained at the years end by that accompt.

Suppose the Ship to be lost.

Quest. 138. Suppose the Ship to be cast away; How?

Answ. Bottommary, Or Sea-hazzard, Or Sea-wager, Or Profit and Losse. Debitor to the Ship-master, for Principall and Advance.

Of wagering upon any mans journie from London to Ireland, and the mony received.

Quest. 139. Suppose that I Wager upon any mans journie from London to Ireland, and backe within a limited time; and I receive the mony presently; How?

Answ. Cash Debitor to Sea-hazzard, or *Adventuring-accompt.*

Of Wagering, but I receive not the mony presently.

Quest. 140. Suppose it to be onely Wagered, but not received untill the journies finishing; How?

Answ. The Wagering man Debitor to Sea-hazzard. *NOTA*, as for the booking of the Gaine, or Losse of the Wager, you may gather that from the 138. and 139. Questions.

Of this matters enlargement.

Quest. 141. But that will not content some; therefore enter them at large.

Answ. Set downe what you desire to have answered.

Quest.

*Queſt.*142. Suppoſe you winne the Wager, and the Wagering man payeth you with mony; How? First, by way of Winning.

Anſw. Caſh Debitor to the Wagering man.

*Queſt.*143. Suppoſe you loſe the Wager, and pay the man; How? Secondly, by way of Loſing.

Anſw. There muſt be NOTED, whether hee ſtood upon my Booke, or not.

*Queſt.*144. Suppoſe that he did not; but that he then paid you preſent monie at the Wager laying, as in the 139. Queſtion. A third Conſideration.

Anſw. Sea-hazzard Debitor to Caſh, for the paid Loſſe.

*Queſt.*145. Suppoſe that hee ſtood upon my Booke, as in the 140. Queſtion. A fourth Conſideration

Anſw. This hath two Journall entrances.

First,—— Sea-hazzard Debitor to The Wagering man, for his Debits diſcharge.

Secondly, Caſh, for the paid Loſſe.

How to cloſe the accompt of *Sea-hazzard*, may be ſeen in the 138. and 139. Queſtions.

*Queſt.*146. Some may alledge, that this journie to Ireland is improperly brought under the Title of *Sea-hazzard*; becauſe there may be caſualties by meanes of Horſes on land, as well as by Sea. An Objection, with an Explanation thereupon.

Anſw. I agree to that; but being that the moſt danger is at Sea, I have choſen that Title. However, change the name of *Sea-hazzard* into—— *Adventuring-accompt*,——, and it may ſerve for any paſſage of the like nature.

Of Gratuities Given, or Received.

*Queſt.*147. Suppoſe I GIVE AWAY any thing, upon what *Conſideration ſoever* it be; How ſhall I enter that? Giving away a thing, which was entred into my Leager.

Anſw. Profit and Loſſe Debitor to the GIVEN MATTER that ſtood upon my Booke.

*Queſt.*148. Suppoſe that it was not entered into my Booke; How? Giving away a thing, that was not entred into my Book.

Anſw. What was not entred to your Booke, cannot bee written from thence againe; and there's an end of an old Song.

*Queſt.*149. Suppoſe that I RECEIVE any thing, *it being Given mee*, upon what *Conſideration* ſoever; How? Receiving any thing, being Given to mee.

Anſw. The RECEIVED MATTER Debitor to Profit and Loſſe.

NOTA,

In Princely Bookes, or great Companies, as are

The { *Merchant Adventurers of England.*
English Merchants for discovery of New Trades.
Merchants of Eastland.
Merchants of England, Trading into the Levant Seas;
Merchants of London, Trading into the East-Indies.
Adventurers of the Citie of London, for a Trade upon the Coasts, and In-lands of divers parts of America; or the like, these keep an Accompt of GRATUITIES apart.

The first Instance.

Queſt. 150. How doe they enter things——GIVEN AWAY?
Anſw. *Gratuity-reckoning* Debitor to the GIVEN MATTER.

The ſecond Instance.

Queſt. 151. How doe they enter things——RECEIVED BY GIFT?
Anſw. RECEIVED matter Debitor to *Gratuity-reckoning*.

Cloſing with Gaines.

Queſt. 152. Suppoſe they find *Gaines* by that accompt, at the Generall cloſing of their Bookes; How?
Anſw. *Gratuity-reckoning* Debitor to Profit and Loſſe.

Cloſing with Loſſe.

Queſt. 153. Suppoſe that at the Generall cloſing of their Bookes there is found Loſſe by that accompt; How?
Anſw. Profit and Loſſe Debitor to *Gratuity-reckoning*.

Paying upon ſeverall Conditions, of which I onely nominate ſome: as

FIRST,

Of payments.

Mony (*or whatſoever*) paid unto a Debt-demander, *in part, or full payment.*

Paying unto a Debt-demander by ſundry ſorts of payments.

Queſt. 154. Suppoſe that I pay a *Debt-demander*, part with *Wares*, part with mony, at a *higher rate* then I received it: part with an Aſſignation of *mine owne*: and in full, with an Aſſignment received of another man, in payment of his Debt due to mee; How?

Anſw. This Propoſition hath five Journall entrances.

First,—— } *Debt-demander* Debitor to { Wares, for their value.
Secondly, } { Caſh, for the ſumme paid.
Thirdly, } { The Man, by whom *my Aſſignation* is to be paid.

Fourthly,

Fourthly, The Man, by whom the received Aſſignment is firmed.
☞ Marke the *Nota* in the 90. Queſtion.
Fifthly, Caſh Debitor to Profit and Loſſe, for the Advance-mony.

SECONDLY,

Paying upon Depoſito, *or*, *Mony Given forth at Intereſt.*

Queſt. 155. Suppoſed that I put forth mony upon Depoſito, or Intereſt, and pay the ſame preſently; How? Paying forth at Intereſt.

Anſw. The Journallizing of this requireth two entrances.

First,—— } The Taker Debitor to { Caſh, for the Principall.
Secondly, } { Intereſt-reckoning for Rent-ſumme.
{ Reade the 91. Queſtion.

Queſt. 156. Suppoſe I booke the *Agreement now*, but pay not the mony untill to morrow; How? Agreeing only to put forth mony at Intereſt.

Anſw. Promiſe-reckoning Debitor to the Promiſed man, for Principall onely. See the 92. Queſtion.

Queſt. 157. The Time being come, I pay him by a Bill of Exchange; How? The agreement performed; paying with a Bill of Exchange.

Anſw. This hath three Journall enterances.

First,—— } The Taking man is Debitor to { The Man that accepted my Bill, for the value thereof.
Secondly, } { Intereſt-reckoning, for Rent-ſumme.
Thirdly, } { Promiſe-reckoning, for the firſt Agreement; becauſe I performe my promiſe.

THIRDLY,

Paying Expired Intereſts, the Principall whereof we ſtill detaine.

Queſt. 158. Suppoſe that I pay Expired Intereſt; the Principall thereof being *by mee* ſtill detained upon Depoſito, or at Intereſt; How ſhall I enter the ſame in Debitor and Creditor forme? Paying Expired Rents: the Principall by me ſtill detained: this having its Conſiderations.

Anſw. Three things are to be conſidered in this Propoſition.

First,—— } Conſider, if the man { Be a Creditor upon my booke already—— —— —— } for the Intereſt-ſumme.
Secondly, } { Be not a Creditor upon my booke—— —— —— }
Thirdly, } { Shall not be a Creditor upon my booke—— —— }

The first Consideration

*Queſt.*159. Suppoſe that hee is a Creditor already upon my bookes for the Intereſt-ſumme, which courſe I intend ſhall be continued; How?

Anſw. This hath two Journall entrances.

First, The Man (to whom the Principall belongeth) Debitor to Caſh, for the Rent-ſumme now paid.

Secondly, Intereſt-reckoning Debitor to the Man Principall, for the *Renewed* Intereſt-ſumme; nominating the Time when begun, and when expired. See the 96. Queſtion.

The ſecond Conſideration

*Queſt.*160. Suppoſe the Man is not a Creditor as yet upon my Bookes; Howbeit, I would have his name knowne there, and hereafter ſo continued; How?

Anſw. This Propoſition hath three Journall entrances.

First, Intereſt-reckoning Debitor to the Man Principall, for the now expired Rent-ſumme.

Secondly, The Man Principall Debitor to Caſh, for the now expired payment.

Thirdly, Intereſt-reckoning Debitor to the Man Principall, for the Rent-ſumme that is to come; mentioning in the Journall the Time when it will be due.

The third Conſideration

*Queſt.*161. Suppoſe that the Man Principall ſhall not be a Creditor at all in my Bookes for the Rent-ſumme; How?

Anſw. Profit and Loſſe Debitor to Caſh, for the Rent-ſumme; Nominating in the Journall to whom, or, for whom paid, and upon what occaſion; to wit, for how much Principall, for what Time, and at what Price. This enterance is obſcure, in time of Controverſie.

FOURTHLY,

Paying, or Delivering ſuch as I had formerly ſold upon Deliverie.

Paying, or delivering that which formerly I promiſed to deliver.

*Queſt.*162. Suppoſe that I now Pay,——or *Deliver*——ſuch *Wares* as I had formerly ſold upon *Delivery*; How?

Anſw. Three things are here to be obſerved.

First,——} Whether the deli- } Equall to——} the promiſed quanti-
Secondly, } vered quantity be } More then } tie, or value; the mat-
Thirdly, } Leſſe then } ter is all one in reſpect of the Journall enterances for *Debitor* and *Creditor*; but I will inſtance them for the Learners better Apprehenſion.

*Queſt.*163. Inſtance the firſt.

Anſw. This requireth two Journall enterances.

First,

First,—— Trading-man Debitor to { Delivered Wares, for their quantity and value now delivered.
Secondly, Trading-man Debitor to { Promiſe-reckoning, for the firſt promiſed value, being that wee are agreed upon the now delivered quantity.

The firſt Inſtance.

*Queſt.*164. Inſtance the ſecond.

Anſw. The words of this ſecond Inſtance, as alſo the words of the third, are, and muſt be the very words of the firſt; and therefore needleſſe to repeat the ſame words againe.

Reade the 101.102.103.and 104.Queſtions.

The ſecond, and third Inſtances included in the words of the firſt Inſtance.

FIFTHLY,

Paying mony, or Putting forth mony upon Bottommary, Sea-Wagering, Sea-Hazzard, or Ships-Keele,or Adventuring-accompt; *chuſe that which beſt pleaſeth your Palate.*

*Queſt.*165. Suppoſe that I put forth mony——upon Bomary, or Sea-Hazzard,——with Advance; How?

Paying forth mony upon Bomary, or Ships-Keele.

Anſw. The Taking man Debitor to { Caſh, for the Principall. Profit and Loſſe, or Bottommary (if we deale much therein) for the Advance.

*Queſt.*166. But if my Factor adviſe mee of the Receit of the mony, that it is there paid to him; How?

Advice from my *Factor*, that he hath received that which I adventured upon Sea-Hazzard.

Anſw. James Jeffery at Smirna My accompt-Currant, Debitor to the Taking man, for Principall, and Advance.

*Queſt.*167. Suppoſe that the Ship be loſt; How?

Advice that the Ship is loſt.

Anſw. Profit and Loſſe, or Bottommary, Debitor to the Taking man.

NOTA,

This is much uſed in Trading between *Holland* and Eaſt-land (as before is ſaid) and they terme it *Bodemerie:* Wee may terme it——*Keel-reckoning*, or *Hazzard upon Ships-Keele*; or, as I terme it in the latter end of the 146.Queſtion——ADVENTURING-ACCOMPT; and then (as there is ſaid) it may ſerve for any *Wagering Matter* whatſoever. This accompt is kept onely to ſee what is Gained or Loſt that way: elſe, Profit and Loſſe is the accompt that ſhould be nominated: For finally, at the cloſing of Sea-Hazzard, the difference is carried to Profit and Loſſe.

SIXTHLY,

Paying an Exchange DRAWNE UPON US *by our* Factor, or Correſpondent: *Booking the ſame* WITHOUT *an accompt of* TIME, *and an accompt of* READY-MONY; *becauſe I* doe not *allow him Intereſt-mony for his diſburſements.*

Exchanges *Drawn upon us.*

* Paying an Exchange at ſight of the Bill, which *my Factor* drew upon mee for MY accompt.

a Paying an Exchange at ſight of the Bill, which *another man* drew upon me for HIS accompt.

b An Exchange drawn upon me by *my Factor* at Time, not yet expired.

c Drawne by the Drawer for HIS OWNE accompt, and the Time of payment not being expired as yet.

d Imagine this 171. Bils time be now due, & I pay the ſame, advancing thereby.

e Or, I pay the 171. with a Bill from my Factor, not yet entred to my Booke.

f Or, I pay with a Bill from my Factor, or Correſpondent, that was entred to my Booke.

Queſt. 168 Suppoſe that at ſight of the Bill, I pay an * Exchange *Drawn upon mee* by *My* Factor; How?

Anſw. Charles Robinſon at Lisborne MY accompt-Currant is Debitor to Caſh, for the paid value.

Queſt. 169. Suppoſe it be [a] *Drawne* by another Man for HIS owne accompt; How?

Anſw. The Man *for whoſe accompt it is Drawne*, Debitor to Caſh, for the paid value.

Queſt. 170. Suppoſe the [b] Exchange be Drawne upon mee by my Factor, at One, Two, or Three uſances, and the Time is not expired to be paid; How?

Anſw. Jack Pudding at Roan MY accompt-Currant, Debitor to the Bill-preſenter.

Queſt. 171. Suppoſe the [c] Drawer draw for HIS OWNE accompt; How?

Anſw. Drawing-man Debitor to the Bills-preſenter.

Queſt. 172. Suppoſe the Time of this laſt to be [d] Expired, and I pay the Man with Ricks-Dollers, at 4. ß. and 7 ₰. that coſt mee but 4 ß. 5. ₰. and one halfe; How?

Anſw. This Propoſition requireth two Journall enterances.

First, The Bill-preſenter Debitor to Caſh, for the paid value.

Secondly, Caſh Debitor to Profit and Loſſe, for the Advance.

Queſt. 173. Suppoſe that I pay him with another [e] Bill of like value from MY Factor, that was not yet entered to my Booke; How?

Anſ. The Bill-preſenter Debitor to ſuch a Factor MY accompt-Currant.

Queſt. 174. Suppoſe that the Bill from [f] *Factor*, or *Correſpondent*, was before entered into my Booke; How?

Anſw. The Bill-preſenter is Debitor to the Bill-accepter, that was formerly charged in my Booke.

SEVENTHLY,

SEVENTHLY,

Paying an Exchange REMITTED BY US, *to our* Factor, *or Correspondent: Booking the same* WITHOUT *an accompt of* TIME, *and an accompt of* READY-MONY; *because I doe not allow him Interest-mony for his disbursements.*

Exchanges *Remitted by us.*

*Quest.*175. Suppose that I——pay an Exchange Remitted by mee—— unto MY Factor; How? Paying an Exchange Remitted by mee to MY Factor.

Answ. Ralph Rolford at Constantinople MY accompt-Currant, Debitor to Cash, for my paid value.

*Quest.*176. Suppose it to bee *Remitted* for the particular accompt of *Another man*, and presently paid; How? Paying an Exchange Remitted by me to, and for another man.

Answ. The Man *for whose accompt it is Remitted*, Debitor to Cash, for my payment.

*Quest.*177. But suppose that the Post is to goe away to night, and I receive the first Bill here, to send to MY Factor; paying the mony to morrow; How? Sending the Bill to my Factor before I pay, because the Post doth goe away.

Answ. Ralph Rolford at Constantinople MY accompt-Currant, Debitor to the *Bill-deliverer*.

*Quest.*178. Suppose it to be for *Another mans* accompt; How? Sending the Bill to my friend, for his accompt before I pay.

Answ. The Man *for whose accompt I doe Remit*, Debitor to the *Bill-deliverer*.

*Quest.*179. Suppose that I pay him with Rix-Dollers, that cost me more then they now passe for in payment; How? I pay with losse.

Answ. This requireth two Journall enterances.

First,——Bills-deliverer, for the payment——} Debitor to Cash.
Secondly, Profit and Losse, for the disadvance }

Other Questions of Exchanges (next Foure Parties) with Three, or Two Parties Correspondent, are as these:

*Quest.*180. Suppose I Remit an Exchange to *Jaques Jolyt* for MY accompt, the value here in MINE OWNE hands; and MY Bills sent unto him, payable by *Peter Preston* for HIS accompt; How? The first Consideration

Answ.

Answ. *Jaques Jolyt* at Elbing MY accompt-Current, Debitor to *Peter Preston* there HIS accompt-Current.

The second Consideration

Queſt. 181. Supposed that I Remit an Exchange to *Francis Foster* at Melving for MY accompt; the value here in MINE OWNE hands: and MY Bills sent to him; payable there by *Gilbert Gabrielson*, for MY accompt; How?

Answ. *Francis Foster* at Melving MY accompt-Current, Debitor to *Gilbert Gabrielson* at Melving MY accompt-Current.

The third Consideration

Queſt. 182. Supposed that I Remit an Exchange to any man for HIS accompt in MINE OWNE Bills; the value to be Received there BY HIMSELFE, and OF HIMSELFE, for MY accompt; How?

Answ. *Allert Allerton* at Paris HIS accompt-Current, Debitor to *Allert Allerton* at Paris MY accompt-Current. *NOTA*, because HEE was a Creditor upon HIS accompt in MY Bookes; and hee was a Debitor upon MY accompt in MY Bookes. *NOTA*, albeit that neither were Indebted to Other; ; yet Bills may be *Drawne by*; ; and *Remitted* unto each other for Accommodation; and afterwards *repaid* againe.

EIGHTHLY,

Paying an Exchange DRAWNE UPON US *by our Factor, or Correſpondent: Booking the ſame* WITH *an accompt of* TIME, *and an accompt of* READY-MONY; *becauſe of the Intereſt-allowance, to him, unto whom it ſhall appertaine.*

Exchanges *Drawn upon us.*

An Exchange paid at ſight of the Bill—booked with an accompt of Time and Ready-mony.

Queſt. 183. Suppoſe that at the ſight of the Bill I pay an Exchange Drawne upon *Mee, by My Factor*; How?

Answ. *Charles Robinſon* at Saint Mallos MY accompt of *Ready-mony*, Debitor to Caſh. But I muſt take notice of *His* Time, when he Received it there; becauſe of the Intereſts-allowance to him, unto whom it ſhall appertaine.

An Exchange not paid at ſight of the Bill.

Queſt. 184. Suppoſe that I pay not at ſight of the Bill; becauſe the Time of payment is not yet expired; How?

Answ. *Charles Robinſon* at Saint Mallos MY accompt of *Ready-mony*, Debitor to the Bill-preſenter.

NINTHLY,

NINTHLY,

Paying an Exchange REMITTED BY US *unto our Factor, or Correſpondent: Booking the ſame* WITH *an accompt of* TIME, *and an accompt of* READY-MONY; *becauſe of the Intereſt-allowance to him, unto whom it ſhall appertaine.*

Exchanges *Remitted by us.*

Queſt. 185. Suppoſe that I preſently pay an Exchange Remitted by *Me to My Factor*; How?

Remitted, and paid preſently.

Anſw. Leonard Lither at Roan MY accompt of *Time*, Debitor to Caſh, for my paid ſumme.

Queſt. 186. Suppoſe that the Time of the Bills payment at Roan is expired; How?

The payment of the Remitted Bill is expired to be paid at, &c.

Anſw. Leonard Lither at Roan MY accompt of *Ready-mony*, Debitor to Dito *Leonard* MY accompt of *Time*.

Queſt. 187. Suppoſe that I receive the Bills to day (becauſe the Poſt goeth away) and I pay the mony to morrow; How?

Bills received by me here, before I deliver the mony.

Anſw. Leonard Lither at Roan MY accompt of *Time*, Debitor to the Bills-deliverer.

Queſt. 188. Suppoſe that you pay him part with mony, at a higher rate then it coſt you; and the remainer with your owne Aſſignation; How?

Payment here of Remitted Bills; part with mony gaining, & the remainer by Aſſignment.

Anſw. This requireth three Journall entrances.

First, —— } Bills-deliverer } Caſh, for the payment.

Secondly, } Debitor to } Mine Aſſignation — Paying-man, for } the value thereof.

Thirdly, Caſh Debitor to Profit and Loſſe, for the advance.

Queſt. 189. Suppoſe that the Time of the Bills payment at Roan is expired; How?

Compare this with Queſtion 186. above.

Anſw. Reade the 186. Queſtion; for that anſwereth this Propoſition.

Queſt. 190. Suppoſe that the former paſſages were for another man; How?

The before-named are ſuppoſed not to be for my ſelfe, but for another man.

Anſw. The Debitors and Creditors are all as one; the difference is onely in the words MY accompt, and HIS accompt.

Queſt. 191. Inſtance ſome *plaine* examples for the diſtinguiſhing of the words MY accompt-Currant, and HIS accompt-Currant.

Diſtinction between the word, MY, & HIS accompt.

Anſw.

Anſw. Your deſire ſhall be accompliſhed; but firſt, I will inſtance My accompt-Current in this enſuing briefe Table.

The words, My accompt, how they ought to be underſtood, and entred in *my Factors* books beyond the Seas.

Whatſoever (*by my Factor, or Correſpondent*) is

1. Bought — For My accompt; for that hee muſt enter in his Books, My accompt-Current, *Debitor*.
2. Remitted by Exchange unto mee, or unto Another — For My accompt; for that hee muſt enter in his Books, My accompt-Current, *Debitor*.
3. Sold — For My accompt; for that hee muſt enter in his Books, My accompt-Current, *Creditor*.
4. Drawne by Exchange upon mee, or Another — For My accompt; for that hee muſt enter in his Books, My accompt-Current, *Creditor*.

Note well, that by the Word My, I doe not intend that *my Factor*, or *Correſpondent* ſhould uſe the word My in his Bookes; but that he ſhall uſe My Name in his Bookes; and ſo enter in his Bookes theſe like words:

Richard Dafforne His accompt-Current, — *Debitor*, Or *Creditor*.

This I will make plaine, thus:

Whatſoever (*by my Factor, or Correſpondent*) is

1. Bought — For My accompt, for that hee muſt enter in his Bookes; *Rich. Dafforne* at London His accompt-Current, *Debitor*.
2. Remitted unto mee, or unto Another — For My accompt, for that hee muſt enter in his Bookes; *Rich. Dafforne* at London His accompt-Current, *Debitor*.
3. Sold — For My accompt, for that hee muſt enter in his Bookes; *Rich. Dafforne* at London His accompt-Current, *Creditor*.
4. Drawne upon mee, or upon Another. — For My accompt, for that hee muſt enter in his Bookes; *Rich. Dafforne* at London His accompt-Current, *Creditor*.

Queſt. 192. Having briefly entred, and explained an Inſtance for My accompt-Current, doe the like for His accompt-Current.

Anſw. Your deſire ſhall be fulfilled in this following Table, as thus:

An expreſſion of the words, His accompt, in my Books.

Whatſoever (*by mee, or another, according to my order*) is

1. Bought — For the accompt of another; for that muſt be entred upon my books; His accompt-Current, for whom it was. — Bought, or Remitted, *Debitor*.
2. Remitted unto any man — For the accompt of another; for that muſt be entred upon my books; His accompt-Current, for whom it was. — Bought, or Remitted, *Debitor*.
3. Sold — For the accompt of another; for that muſt be entred upon my books; His accompt-Current, for whom it was. — Sold, or Drawne, *Creditor*.
4. Drawne upon any man — For the accompt of another; for that muſt be entred upon my books; His accompt-Current, for whom it was. — Sold, or Drawne, *Creditor*.

Queſt. 193.

*Queſt.*193. Enter ſome Inſtances upon each apart, in their full *Debitor* and *Creditor* forme.

A farther Explication of the words MY and HIS accompt are deferred.

Anſw. Here is not as yet any conveniency; but I will ſpeake of MY accompt in the 205. and following Queſtions; and of HIS accompt in the 231, and following Queſtions, compared with the 280. and following Queſtions.

*Queſt.*194. But *Henry Waninghen* in the fourth Diviſion (or Chapter) of his Booke, Queſt. 27. contradicteth your Tables; and ſo doth *Joannes Buingha* in his

OPRECHT FONDAMENT,

fol. 26. the like doth *John Carpenter*, fol. 44. of his Booke, Queſt. 27. How happeneth that?

Henry Waninghen and *Joannes Buingha*, are not well tranſlated in the Booke of *John Carpenter*, Gent. fol. 44.

Anſw. They doe not contradict mee; they in many other places (as in theſe which you have quoted) contradict themſelves. The words quoted by *John Carpenter* are not well tranſlated, or not well copied. The words of *Henry Waninghen* (who is the Originall) are theſe, Queſt. 27. above cited; he ſaith,

Wherefore enter you——ſuch a man MY accompt, and not HIS accompt?

(this is his Queſtion) followeth his Anſwer;

Henry Waninghen, and *Joha Buingha*, their Queſtion.

Becauſe (that) we ſhall underſtand—— (that) ——What *we Sell* for the accompt of *another* man—— or——What *he Buyeth* for *Our* accompt—— for that; HIS accompt muſt ſtand *Creditor*——being that he demandeth both;——; and againe——*Debitor* for ſo much as we have given him ſatisfaction for.

Item, their Anſwer to the before-named Queſtion.

Contrarily——What *we Buy* for any mans accompt——or——What *hee Selleth* for *Our* accompt——for that—— ſuch a man OUR accompt muſt ſtand *Debitor*——being that we demand both——and againe—— *Creditor* for that, which he hath given us ſatisfaction for. You may reade *John Carpenter* at pleaſure.

*Queſt.*195. But wherein doe they contradict themſelves?

Their Anſwer is drawne into their Propoſitions diſtinctly.

Anſw. To make this apparent unto you, I will draw downe their Propoſitions, in which they enter:

First, What *we Sell* for the accompt of *another*—— ——
Secondly, What *he Buyeth* for *Our* accompt—— —— ——
} For that HIS accompt muſt be *Creditor*.

Thirdly What *we Buy* for *any mans* accompt——
Fourthly, What *he Selleth* for *Our* accompt——
} For that, ſuch a man OUR accompt muſt ſtand *Debitor*.

*Queſt.*196. Of which doe you approve?

Their first and fourth Propositions are approved of.

Answ. Of the first, and fourth, compare these with the former two Tables, entered in the 191. and 192. Questions. The first is verified in the third member of the 192. Question, with these words;

Whatsoever is sold (by mee) for the accompt of *another man*, for that must bee entred in *My* Bookes; His accompt-Currant, *Creditor*.

The fourth is also made plaine in the third Member of the 191. Question, by the Opposition of matter; For,

If my Factor upon the sale of *my Goods* doe enter into his Booke;—— *Richard Dafforn* at London His accompt-Currant, *Creditor*;——; then by *Antithesis*, Contrariety, or Opposition of the same *Rule*,——, I must enter;——; *Randoll Right* at Roan My accompt-Currant, is *Debitor*.

Quest. 197. Illustrate your Approbation; Can you?

Answ. Yes: and that thus from their owne workes.

The first Proposition explained.

Unto the first they all agree with mee; for they are of one consent, that

What Wee Sell for the accompt of another man; *for that we are his Factor*:——: and therefore His accompt must be *Creditor*.

For at the Sales we enter,

Buying-man Debitor to *Simon Sweeting* His accompt of Commodities.

Compare this with *John Carpenter*, fol. 13. 25. and 26. there you may find His accompt named severall times.

And likewise the fourth.

Unto the fourth, mentioned before, their Proposition is,

What Hee Selleth for Our accompt: for that *hee is our Factor*; and therefore upon the advice of the Sales of my Goods, I enter into my Booke,

Randoll Right at Roan My accompt-Currant, Debitor to Voyage.

Compare this with *John Carpenter*, fol. 13. and fol. 27. the ninth Article; as also fol. 57. at the bottome, with fol. 58. at the top; and severall other places.

Quest. 198. You have spoken of the *First*, and *Fourth* part of their Proposition; what say you of the *second Branch* thereof?

Answ. His second Branch saith,

What Hee (any man) Buyeth for Our accompt,—— for that His accompt must be *Creditor*.

See *John Carpenter*, fol. 42. Quest. 13.——. If another buyes for you, &c. which Goods you receive instantly; (Answ.) the Goods received Owe

to

to him which ſent you them, MY accompt-Currant.

Item, fol 43. Queſt. 14. If another buyes Goods for you at Time, which you receive preſently——the Goods Owe to ſuch an one MY accompt of *Time*.

Item, Queſt. 15. If when that the time is paſt, and that hee hath paid for them——ſuch an one MY accompt of time, oweth to——HEM-HA.

I could cite many the like, but theſe are enough to ſhew——that they contradict themſelves;——; to wit:

That not HIS, but MY accompt muſt bee Creditor, for that which HEE buyeth for OUR accompt.

John Carpenter in theſe cited places, ſheweth how they Contradict themſelves, although HIS publiſhed book be their owne works.

Queſt. 199. Why doe you conclude their 15. Queſtion——Oweth to HEM-HA? What is the meaning of HEM-HA?

Anſw. You know what *I* meane by HEM-HA, as well as *I know* what they meane by their——*John-bo-peep*.

The 15. Queſtion ſaith——Oweth to HIS MY accompt-Currant: the 16. 17. 18. 19. Queſtions have HIS MY accompts; theſe HIS MY ſeemes to mee an *Androgyne*, or *Hermophrodite*, from which (as I conjecture) a good *Facit* can never iſſue.

O admirable Expoſition!

Queſt. 200. What ſay you of the third?

Anſw. I pray compare that, and fol. 44. 45. Queſt. 28. 29. 30, and ſo of many others, and you ſhall find *the one Reſolve*, and *Diſſolve the other*. But if I ſhould undergoe *the Taske of Uniting* ſeverall Authors with themſelves, *Time*, and the *Limits* of this entended Worke would paſſe, and ſurpaſſe my purpoſe.

Their owne Queſtions are *Reſolving* and *Contradicting* their third Propoſition.

Of Traffick paſſages for Proper accompts in Forraine affaires.

Queſt. 201. What chiefe Branches are to be conſidered herein?

Anſw. The uſuall courſe is, to have

First,——ADVICE
Secondly, RETURNES } From our Factor.

Paſſages in FORRAINE affaires.

Queſt. 202. What are the Contents of his ADVICE?

Anſw. Concerning our matter in hand, they are TWO:

First, That the *ſent Commodities*, or *Part of them* are SOLD.
Secondly, That Part of thoſe *ſent Commodities* are LOST AT SEA; or the like.

The Contents of Advices from our Factor are two.

Of the first.

Advice from our Factor of the Sales of our sent Goods, or part of them: but first of the manner of the booking of them.

Queſt. 203. Suppoſe that you have ADVICE, that thoſe *Sent Commodities*, or *Part of them are Sold*; How?

Anſw. Before we come to the Booking of them, it is requiſite, that wee firſt ſpeake of the MANNER of Booking of them.

Queſt. 204. What meane you by the MANNER of Booking of them?

Anſw. They may be Booked.

WITHOUT } An accompt of *Time*, and an accompt of *Ready-*
WITH — } *mony*.

See the 205. and 210. Queſtions.

Sales booked by way of plaine entrances.

Queſt. 205. How ought we to Booke the *Advice* WITHOUT an accompt of *Time*, and an accompt of *Ready-mony*; enter ſome Inſtances.

Anſw. Jean du Boys at Roan MY accompt-Current, Debitor to Voyage to Roan, conſigned to Dito *Jean*, for the knowne Sales, whether they be in part, or whole of thoſe Sent Goods.

A *note-worthy* Queſtion.

Queſt. 206. Suppoſe them ALL to bee ſold for *Ready-mony*, or ALL at Time; or *Part Mony*, Part Time; is there no Alteration in the enterance of *Debitor* and *Creditor*?

Anſw. Not any after this *forme* of Booking. For whether thoſe Commodities are ſold for *Mony*, or *Time*, the FACTOR THERE, Correſpondeth againſt his Caſh, and the People;; ſo that I (for preſent) regard onely the FACTOR, but not the Correſponding People.

Of the ſecond.

Obſervances concerning Goods loſt at Sea.

Queſt. 207. Suppoſe that Part of thoſe ſent Commodities ARE LOST at Sea.

Anſw. Herein are two things to be Obſerved:

First, — } Whether thoſe ſent Commodities were { Inſured. / Not Inſured.
Secondly, }

Goods loſt at Sea, that were Inſured.

Queſt. 208. Suppoſe that they were Inſured; How?

Anſw. The Inſurer is Debitor to the Voyage, *for the Loſt value*.

Goods loſt at Sea, that were not Inſured.

Queſt. 209. Suppoſe that they were NOT Inſured.

Anſw. Profit and Loſſe Debitor to the Voyage, *for the Loſt value*.

QUESTIONS

QUESTIONS OF TIME, AND READY-MONY.

*Quest.*210. How ought wee to Booke the ADVICE of the Sales of Goods by our Factor, after the manner of an accompt of TIME, and READY-MONY. How to booke our FACTORS ADVICE of the sale of Goods, WITH an accompt of *Time*, and *Ready-mony*.

Answ. Foure things must bee well observed concerning the *Sales of Wares*.

First, Secondly, Thirdly, } Whether they are sold { For Ready-mony. Upon Time. Part mony; the rest to Ride out some Time.

Fourthly, Whether those Wares that were to Ride out some Time, are afterwards Rebated, and that he receiveth the Mony.

*Quest.*211. Suppose them to be sold *for Ready-mony?*

Answ. *Jean du Boys* at Roan MY accompt of *Ready-mony*, Debitor to Voyage to Roan, consigned to *Dito Jean*, for the Sales. The first Observation.

*Quest.*212. Suppose them to be sold *upon foure moneths Time.*

Answ. *Jean du Boys* at Roan MY accompt of *Time*, Debitor to Voyage to Roan, consigned to *Dito Jean*, for the Sales. The second.

*Quest.*213. Suppose them to be sold *Part for mony*, the remainer *to Ride out six moneths Time.* The third.

Answ. This Proposition requireth two Journall entrances:

First, *Jean du Boys* at Roan MY accompt of *Time*, Debitor to Voyage to Roan, consigned to *Dito Jean*, for the whole Sales.

Secondly, *Jean du Boys* at Roan MY accompt of *Ready-mony*, Debitor to *Dito Jean* MY accompt of *Time*, for the received summe.

*Quest.*214. Suppose that those Wares that were to Ride out sixe moneths time, are now to be Rebated; and that he receives the mony. The fourth.

Answ. This requireth two Journall enterances.

First, *Jean du Boys* at Roan MY accompt of *Ready-mony*, is Debitor to *Dito Jean* MY accompt of *Time*, for the unrebated summe.

Secondly, Voyage to Roan, consigned to *Jean du Boys*, Debitor to *Dito Jean* MY accompt of Ready-mony, for the Rebate.

Of

Of Returnes.

Returnes are either in *Wares* or *Mony*.

*Queſt.*215. Having finiſhed the *firſt Article* in the 201. Queſtion, proceed to *the ſecond*, which treateth of RETURNES.

Anſw. In RETURNES wee are to obſerve, whether they are ſent to us

In { WARES. MONY.

Of the *Diverſity* of booking the Returns in Wares, being the firſt part of Returnes.

*Queſt.*216. Suppoſe they are in WARES.

Anſw. Herein againe muſt be conſidered, that they may be booked WITHOUT } An accompt of *Time*, and an accompt of *Ready-mony*. WITH }

Returnes in Wares, booked by way of plaine entrances.

*Queſt.*217. Enter ſome Inſtances for the booking of RETURNES in WARES——WITHOUT an accompt of *Time*, and *Ready-mony*.

Anſw. Wares Debitor to *Jean du Boys* at Roan MY accompt-Currant, for Principall, and Charges.

A generall Obſervation in plaine paſſages.

*Queſt.*218. Suppoſe that thoſe received *Wares* were bought *by my Factor for Ready-mony*; or, at ſome moneths time; or, part mony, part upon Time. Is there any change, or other Obſervations in the *Debitor* and *Creditor* entrances.

Anſw. Let them be bought upon any of the before-named conditions, or howſoever elſe; the——*Received Wares muſt be Debitor*; and the Man from whence they came (for my accompt) *muſt be Creditor*, for Principall, and Charges.

Queſtions of Time, and of Ready-mony.

Wares received in Returnes; booking the ſame WITH *an accompt of* Time, *and an accompt of* Ready-mony.

*Queſt.*219. Enter ſome Inſtances; How?

Anſw. Foure things muſt be conſidered, to enter them diſtinctly:

Foure Obſervations.

Firſt,——	Whether they are bought	For Ready-mony.
Secondly,		At ſome moneths Time.
Thirdly,		Part for mony, part at ſome months time.
Fourthly,		To bee Rebated at the end of ſome moneths.

1. Bought by my Factor for Ready mony, the Charges being paid there by him.

*Queſt.*220. Suppoſe them to bee bought for *Ready-mony*, and at the ſhipping of them to mee, he payeth Cuſtome, and other Charges; How?

Anſw.

Anſw. Wares Debitor to *Jean du Boys* at Roan My accompt of *Ready-mony*, for Principall, and Charges.

Queſt. 221. Suppoſe them to be bought at ſome moneths time, and hee payeth Charges, as before is mentioned.

2. Bought at Time, paying charges there.

Anſw. This Propoſition hath two Journall entrances.

First, Wares Debitor to *Jean du Boys* at Roan My accompt of *Time*, for the Principall.

Secondly, Wares Debitor to *Jean du Boys* at Roan My accompt of *Ready-mony*, for the Charges paid by him there.

Queſt. 222. Suppoſe thoſe Wares are bought, paying part mony, the Remainer to Ride out ſeverall moneths; paying Charges, as before is mentioned.

3. Bought part for Mony, part at Time, paying charges there.

Anſw. This Propoſition hath three Journall entrances.

First, Received Wares Debitor to *Jean du Boys* at Roan My accompt of *Time*, for the whole value bought upon Time.

Secondly, Wares Debitor to *Jean du Boys* at Roan My accompt of *Ready-mony*, for the Charges paid by him.

Thirdly, *Jean du Boys* at Roan My accompt of *Time*, Debitor to Dito *Jean* My accompt of *Ready-mony*, for the value that is paid by him, for thoſe In-bought Commodities.

Queſt. 223. Suppoſe that the Wares bought at *Time*, are now Diſcounted, or Rebated, according to times proportion, and my Factor payes the monie.

4. Thoſe Wares which were bought at Time, are now Rebated.

Anſw. This may be entred with two Journall paſſages.

First, *Jean du Boys* at Roan My accompt of *Ready-mony*, Debitor to *Wares*, for the Diſcount.

Secondly, *Jean du Boys* at Roan my accompt of *Time*, Debitor to Dito *Jean* My accompt of *Ready-mony*, for the whole remainer that ſtood upon the *Time-accompt*.

Queſt. 224. But cannot the 222. Queſtion bee booked with leſſer number of Journall entrances then three?

Abbreviation of booking the 222. Queſtion.

Anſw. Yes, the ſame may be booked with two Journall parcells.

First, Wares Debitor to Factor My accompt of *Time*, for Principall and Charges.

Secondly, Factor My accompt of *Time*, Debitor to Factor My accompt of *Ready-mony*, for the paid Principall, and Charges.

Queſt. 225. Suppoſe that your Factor Buyeth Goods for you with Ready-mony, which he detaines yet in his hands; How?

Goods bought for mee by my Factor, but are detained ſtill by him.

Anſw.

Anſw. *John Carpenter*, Queſt.17. according to the Number of *Henry Wauinghen* his Queſtions, fol.43. entreth them thus:

Goods in the hands of ſuch an one, owe to HIS-MY (*John-bo-peep*) accompt-Current.

Of frivolous Entrances by ſome Accomptants.

*Queſt.*226. What would you enter upon ſuch Advice of Goods bought for your accompt; which Goods you are to receive by a Ship not yet ſet forth from thence to Sea?

Anſw. So much as comes to nothing;——; I account it frivolous to enter ſuch Vaine and Needleſſe matters, to fill the Bookes withall, untill I have really received them.

*Queſt.*227. But *James Peele* in his 86. Journall parcell doth enter them after that manner.

Such needleſſe entrances are uſed by too many.

Anſw. I know it well; and ſo doth *Paſſchier Gooſſens* printed at Hamburgh, *Anno* 1594. and too many others; but *what is that to mee?* For, I ſay here, as I ſaid in the 200. Queſtion; that——If I ſhould undergoe the taske of Correcting ſeverall Authors vaine paſſages; *Time*, and the *Bounds* of this *intended Worke* would *paſſe*, and *ſurpaſſe*: and ſo I end RETURNES IN WARES.

Of the ſecond part of Returnes: *Booked* WITHOUT *an accompt of* Time, *and* Ready-mony.

Of Returnes in *Mony*; being the ſecond part of Returnes: which hath its Reference to the within quoted places.

*Queſt.*228. In the 215. Queſtion is mentioned, that RETURNES generally are either WARES, or MONY; and having Inſtanced WARES, there remaineth now to ſpeake of RETURNES in MONY.

Anſw. Concerning the Contents of RETURNES in MONY, which are commonly by way of Exchanges; See the 118. 119. 120. including the 128. Queſtions before entred.

Otherwiſe.

This alſo hath its Reference to former paſſages.

*Queſt.*229. Having quoted the Queſtions of entrances WITHOUT an accompt of *Time*, and *Ready-mony*; Rehearſe ſome Inſtances WITH an accompt of *Time*, and *Ready-mony*.

Anſw. Concerning the Contents of this Propoſition; See the 129. Queſtion, including the 134. Queſtion. And ſo I

Finiſh the Table of accompts PROPER, being the *Firſt* in Order, as is expreſſed before the 28. Queſtion of *Domeſticke*, and in the 201. Queſtion of *Forraine affaires*.

COURTEOUS

COURTEOUS LEARNER,

Thus farre have I endeavoured (for thy good) to ſhew thee by plaine, and eaſie Inſtructions the USUALL paſſages that (for the preſent) I thought moſt neceſſary in

PROPER ACCOMPTS.

There followeth next, according to the *Order* intended before the Entrance into the 28. Queſtion and Anſwer, to treat of

FACTORAGE accompts in

- *Domestick-affaires* consisting in
  - Receit of
    - *Wares* booked
      - Without a Factor-book, Quest. 231. For After-charges, & Closing of the accompt; See 237, 238, 239, 240. And for the severall Varieties of entrances; See Quest. 241. 252. 267.
      - With a Factor-booke; See the 138. and 141. places in my *Merchants-Mirrour*.
    - *Mony* — See Quest. ——.
  - *Sales of Wares* booked
    - Without a Factor-book, Quest. 232. including 236. And for the severall Varieties of entrances, See Quest. 242. 258. 269. For After-charges, and Closing of the accompts, See Quest. 249. 251. Quest. 263, 265. Question 274. and the relation under the 275. Question.
    - With a Factor-book, See the 157. Question in my *Merchants-Mirrour*.
  - Returnes in
    - *Wares* booked
      - Without an accompt of *Time*, and *Ready-mony*, Quest. 276. including the 279. Quest.
      - With an accompt of *Time*, and *Ready-mony*, See the 161. place in my *Merchants-Mirrour*.
    - *Mony* booked
      - Without an accompt of *Time*, and *Ready-mony*, whose Branches are Two:
        1. Drawne upon us by our Masters, Quest. 280.
        2. Remitted by us unto our Masters, Quest. 283.
      - With an accompt of *Time*, and *Ready mony*. See the 166. place in my *Merchants-Mirrour*.
- *Forrain-affaires* consisting in
  1. Commission *Wares* sent to another *Towne*, or *Land*; they not being vendible here, Quest. 290.
  2. Advice that those Commission Wares are *sold*, Quest. 291.
  3. Returnes in { Wares, Quest. 292. / Mony, Quest. 293.

Now

Now followeth the EXPLICATION *of this Table.*

*Queſt.*230. What is the Proper uſe of this Table? The Tables uſe.

Anſw. The *Table* is entred to find each *Matter in Order*; but the *unfolding of each Member* is to be found under the *diſ-membring* places of each Member; as for Inſtance, I begin with

Receits of Commiſsion Wares,

Booked WITHOUT a Factor-booke; *as alſo,* WITHOUT *an accompt of* Time, *and* Ready-mony: *upon the Receit of which I pay Charges.*

*Queſt.*231. After what manner may the ſame be Inſtanced?

Anſw. The Booking of ſuch received Wares in *Commiſsion* or *Factorage*-Accompts, WITHOUT A FACTOR-BOOK; Receits of Wares entred IN SINGLE WRITING, *without a Factor-book,* which is uſed by many; but to uſe *this way,* and likewiſe a *Factor-book,* is the *plainſt way,* to give the Maſters content for the *Receit,* and *Sales* of each parcell of Goods *by themſelves,* with the Charges thereunto belonging.

IS TO

Keep an accompt of Commodities Quantity (*if Peeces, Pounds, Ells,* or the like Wares) in the Leager; as is inſtanced in Proper accompts:

Example,

John Knoll at Amſterdam HIS accompt of MACES, Debitor to Caſh;——; for Charges done at the receit of the ſame; entring betweene two Lines, the Weight, or Veſſell: See the 28. Queſtions expreſſion towards the End of the ſame, compared with the 124. place in my *Merchants-Mirrour.*

Sales of thoſe Commiſsion Wares,

Booked WITHOUT *a* Factor-booke; *and* WITHOUT *an accompt of* Time, *and* Ready-mony.

*Queſt.*232. Suppoſe that I *Sell thoſe Maces,* or part of them for *Ready-mony,* receiving the ſame preſently; How? Sales for *Ready-mony,* receiving the ſame preſently.

Anſw. Caſh (Generall) is Debitor *John Knoll* at Amſterdam HIS accompt of *Maces*; for the received value of Mony; and the Quantitie of ſold Wares muſt heedfully be regarded to be written backe upon the right-hand, between the Lines; as is mentioned in the 28. Queſtion before.

Compare this with the 67. Queſtion, and 147. Place in my *Merchants-Mirrour.*

Sold, to be paid me upon Demand.

*Queſt.*233. Suppoſe I Sell thoſe Wares; but ſo; that the Mony is to be paid mee upon *Demand*; that is, ſome *few Daies*, or *Weekes* after the *Selling*, and *Delivering day*, according to agreement; How?

Anſw. The Buying Man is Debitor to *John Knoll* at Amſterdam His accompt of *Maces*.

Compare this with the 68. Queſtion; and with the 148. in my *Merchants-Mirrour*.

Sold at ſixe moneths time.

*Queſt.*234. Suppoſe that I Sell thoſe Wares, to ſtand out ſixe moneths time before I receive the mony; How?

Anſw. This Queſtion requireth the very ſame Anſwer that is made to the precedent, or before-going 233. Queſtion.

Sold, receiving part in hand; the reſt to Ride out ſome moneths.

*Queſt.*235. Suppoſe that I Sell of thoſe Wares, receiving part of the mony in hand; and the remainer to Ride out ſome moneths; How?

Anſw. This Propoſition requireth two Journall entrances.

First, The Buying-man is Debitor to *John Knoll* at Amſterdam His accompt of *Maces* for the whole ſumme.

Secondly, Caſh is Debitor to the Buying-man, for the received part.

Compare this with the 69 Queſtion, and with the 150. Place in my *Merchants-Mirrour*.

Sold at Time; but ſo, that they are to bee Rebated.

*Queſt.*236. Suppoſe that I Sell of thoſe Wares at Time; but after ſome certaine daies wee agree for the Rebatements Time, and Price: and hee payeth mee the mony; How?

Anſw. This hath three Journall entrances.

First, The Buying-man is Debitor to *John Knoll* at Amſterdam His accompt of *Maces*, for the whole value unrebated.

Secondly, Caſh is Debitor to the Buying-man, for the received value.

Thirdly, *John Knoll* at Amſterdam His accompt of *Maces*, Debitor to the Buying-man, for the Diſcounts value.

Compare this with the 151. place in my *Merchants-Mirrour*, and with the 70, 71, 72, 73, 74. and 75. Queſtions before entred.

Of After-charges *hereupon, and Ballance of the ſaid accompt.*

After charges now charged to accompt.

*Queſt.*237. Suppoſe the before-named *Maces* are all ſold; and there ariſeth AFTER-CHARGES upon the ſame; as Garboiling, Labourers, Brokage, and the like; How?

Anſw. *John Knoll* at Amſterdam His accompt of *Maces*, Debitor to Caſh, for After-charges.

Compare

Compare this with the 125. Place in my *Merchants-Mirrour.*

*Queſt.*238. Suppoſe that there be UNDER-WEIGHT upon thoſe *Maces*, by reaſon of drying in, or the like. Obſervations of Under-weight, Meaſure, Caske, or the like.

Anſw. John Knoll at Amſterdam HIS accompt-*Currant*, is Debitor to Dito *John* HIS accompt of *Maces*: Rating that wanting Weight at what price you pleaſe; for that neither Advanceth, nor Diminiſheth: this is thus entred onely to make a complete Journall parcell.

Compare this with the 213. and 214. Places in my *Merchants-Mirrour.*

*Queſt.*239. How ſhall I book my Ware-houſe-roome, and my Proviſion of, and for the ſaid Maces? Of the booking of Ware-houſe-roome, and my Proviſion.

Anſw. John Knoll at Amſterdam HIS accompt of *Maces*, Debitor to *Profit* and *Loſſe* for the ſame,

Compare this with the 127. Place in my *Merchants-Mirrour.*

*Queſt.*240. Suppoſe that the *Maces* are all ſold; and that the whole Sales in Credit of that accompt do produce all *L.*2200. Now the *Charges, Abatements, Ware-houſe-roome*, and *Proviſion in Debit*. doe amount unto *L.*200. The Queſtion is, What ſhall be done with the *differing* 2000. *L. too high in Credit* of theſe Maces accompt? How to carry the *Neat Proceed* unto the accompt-Currant of the Owner thereof.

Anſw. John Knoll at Amſterdam HIS accompt of *Maces*, Debitor to *John Knoll* at Amſterdam (or Dito *John*) HIS accompt-Currant: then is the accompt of *Maces* cleared.

Compare this with the 128. Place in my *Merchants-Mirrour.*

Another manner of Booking of the Receits of Commiſsion Wares,

Booked WITHOUT A FACTOR-BOOKE; *but* WITH *an accompt of* Time, *and an accompt of* Ready-mony.

*Queſt.*241. I receive Ginger, to Sell in Commiſſion; or, as a Factor; ——upon the receit of which I pay Charges; How ſhall I enter them after the before-named manner? Receits of Wares, wherof the Quantity is kept, and nominated in the Leager; but *with* an accompt of *Time*, and *Ready-mony.*

Anſw. Simon Sabbs of Paris HIS accompt of *Ginger*, Debitor to Caſh, for Charges done at the receit thereof: See the 231. Queſtion before.

Secondly, *Simon Sabbs* of Paris HIS accompt of *Ready-mony*, Debitor to

to Dito *Simon* His accompt of *Ginger*, for the said Charges onely; but not to write aff any Quantity of Wares, untill they are really sold.

Another manner of Booking of the Sales of those Commission Wares.

Booked WITHOUT a FACTOR-BOOK; *but* WITH *an accompt of* Time *and* Ready-mony.

Sold for *Ready-mony*, receiving the same presently.

Quest 242. Suppose I Sell that Ginger wholly, (or part of the whole) for Ready-mony, receiving the same presently; How?

Answ. This Proposition requireth two Journall entrances.

First, Cash Debitor to *Simon Sabbs* of Paris His accompt of *Ginger*, for the received value of mony: See the Observation concerning the manner of entring of those Wares between the Lines, Quest. 232. before in this Booke.

Secondly, *Simon Sabbs* of Paris His accompt of *Ginger*, is Debitor to Dito *Simon* His accompt of *Ready-mony*.

Sold, to be paid to mee upon Demand.

Quest. 242. Suppose that I Sell of the said *Ginger*, to bee paid to mee *upon Demand*; that is, some *few Daies*, or *Weekes* after the Delivery, according to agreement; How?

Answ. This requireth also two Journall parcells.

First, The Buying-man Debitor to *Simon Sabbs* of Paris His accompt of *Ginger*: See the 233. Question before in this Booke.

Secondly, *Simon Sabbs* of Paris His accompt of *Ginger*, Debitor to Dito His accompt of *Time*, for the whole sale.

Sold, to stand out certaine moneths.

Quest. 243. Suppose that I sell of those Wares, and that they are to stand out sixe moneths, before I am to receive the mony; How?

Answ. This Question requireth the very same words for an Answer, as are given to the second precedent 242. Question: See the 234. Question Booke.

Sold, receiving part in hand; and the remainer to ride out some moneths,

Quest. 244. Suppose that I Sell of the said *Ginger*, receiving part in hand, and the remainer to Ride out some moneths; How?

Answ. This Proposition requireth foure Journall entrances.

First, The Buying-man Debitor to *Simon Sabbs* of Paris His accompt of *Ginger*, for the whole sale.

Secondly, Cash Debitor to the Buying-man, for the received value.

Thirdly,

Thirdly, *Simon Sabbs* of Paris His accompt of *Ginger*, is Debitor to Dito *Simon* His accompt of *Time*, for the whole Sales.

Fourthly, *Simon Sabbs* of Paris His accompt of *Time*, Debitor to Dito *Simon* His accompt of *Ready-mony*.

Queſt. 245. Suppoſe that I Sell Wares at ſixe moneths time; and after ſome few daies wee agree for the Rebatements Time, and Price, and hee payeth mee the mony; How?

Item, to Rebate thoſe remaining Goods, whoſe Time is not as yet Expired; and to receive the Reſidue of the mony.

Anſw. This Propoſition requireth ſix Journall entrances.

Firſt, The Buying-man Debitor to *Simon Sabbs* of Paris His accompt of *Ginger*, for the firſt ſales.

Secondly, *Simon Sabbs* of Paris His accompt of *Ginger*, Debitor to Dito *Simon* His accompt of *Time*, for the whole ſale of thoſe Wares.

Thirdly, Caſh Debitor to the Buying-man for the received ſumme.

Fourthly, *Simon Sabbs* of Paris His accompt of *Ginger*, Debitor to the Buying-man for the Rebate.

Fifthly, *Simon Sabbs* of Paris His accompt of *Time*, Debitor to Dito *Simon* His accompt of *Ready-mony*, for the whole ſale.

Sixthly, *Simon Sabbs* of Paris His accompt of *Ready-mony*, Debitor to Dito *Simon* His accompt of *Ginger*, for the Rebatement.

Another manner of Booking the ſaid 245. *Parcells.*

Queſt. 246. May not this laſt parcell be entred after a more compendious forme?

An Abridgement of the 245. Queſtion: but very Improper.

Anſw. Yea, it may bee entred *Truly* with three entrances, although very Improperly: *as thus*,

Firſt, Caſh is Debitor to *Simon Sabbs* of Paris His accompt of *Ginger*, for the whole ſale.

Secondly, *Simon Sabbs* of Paris His accompt of *Ginger*, Debitor to Dito *Simon* His accompt of *Ready-mony*, for the whole ſale.

Thirdly, *Simon Sabbs* of Paris His accompt of *Ready-mony*, Debitor to *Caſh*, for the *Rebate*.

NOTA,

This way is briefer then the former; but it is a very Improper entrance. For, as is ſaid in the 51. Place of my *Merchants-Mirrour*, that——Caſh muſt never be *Named*——NOTA——*not Named*; but when *Mony* (even in the value) is truly, and really paid, or received, as is mentioned in the 17. Place of my *Merchants-Mirrour*.

The Reaſon why ſuch entrances are Improper.

Now, the Improperty that is ſpoken of in this paſſage, is, That here is

more Quantity, or *Value of Mony* entred into the Debitor charge of Cash, then was *Truly* and *Really* received: And in the Creditor discharge of Cash, the Rebatement is entred; which indeed is no *True*, nor *Reall* payment. Therefore the 245. Answer is *True*, although the *Prolixity* seemeth to some distastefull.

Observations for the Equalizing *of* UNDER, *or* OVER *Weight, or Measure in any accompt of Commodities.*

Observations for *Under-weight*, Measure, Casket, or the like.

Quest. 247. Suppose that I have now sold all the *Ginger* belonging to *Simon Sabbs* of Paris; and by reason of the *drying in*; or that our Weight may bee *Heavier* then the Forraine Weight which wee received (or the like) so that there is some difference in the accompt; How shall this bee made even?

Answ. Two Journall parcells are required here.

First, *Simon Sabbs* of Paris HIS accompt of *Ready-mony*, Debitor to Dito *Simon* HIS accompt of *Ginger*. Reade the *reason* and *manner* in the 238 Question.

Secondly, *Simon Sabbs* of Paris HIS accompt of *Ginger*, Debitor to Dito *Simon* HIS accompt of *Ready-mony*, for the so rated value of Mony; because the Wares are equall.

Observations for *Over-weight*, or Measure: and this hath two Considerations, as is here expressed.

Quest. 248. Suppose that I have sold all the *Ginger* belonging to *Simon Sabbs* of Paris; and by reason that our Weight is *Lighter* then the *Forrain Weight* that we have received, there is more quantity made sold then was received; How shall this be equallized?

Answ. This may be done *two manner* of waies.

First, If it be WITHOUT an accompt of *Time*, and *Ready-mony*: then when you carry the difference of the accompt of HIS Commodities to HIS accompt-Currant, in forme as the Answer to the 240. Question teacheth; then you need but *onely enter the difference* of the Weight, betweene the Lines, *without* the making of any other Journall parcell.

Secondly, If it be WITH an accompt of *Time* and *Ready-mony*, then it requireth two Journall entrances.

Nota, this first parcell for Over measure, Weight, &c. may be entred in Debit at the re-writing of the Sales, as is the second Member in the 245. Question; and so avoid these two last entrances.

1. *Simon Sabbs* of Paris HIS accompt of *Ginger*, Debitor to Dito *Simon* HIS accompt of *Ready-mony*; entering there the difference of the Weight in Debit of *Ginger*, prizing the same at your pleasure. Reade the 238. Question.

2. *Simon Sabbs* of Paris HIS accompt of *Ready-mony*, is Debitor to Dito *Simon* HIS accompt of *Ginger*: writing into the Credit of *Ginger* onely the *Mony*; for the *Weight* is equall.

Of After-Charges upon the ſaid Ginger.

Queſt. 249. Suppoſe the before-named *Ginger* to bee all ſold, and there ariſeth AFTER-CHARGES upon the ſame; as Garboiling, Labourers, Brokage, and the like; How?

After-charges to be charged according to the manner of this carriage, *with* an accompt of *Time*, and an accompt of *Ready-mony*.

Anſw. Simon Sabbs of Paris HIS accompt of *Ginger*, Debitor to Caſh, for *After-charges*. Reade the 237. Queſtion.

AGAINE,

Simon Sabbs of Paris HIS accompt of *Ready-mony*, Debitor to Dito *Simon* his HIS accompt of *Ginger*, for the ſaid *After-charges*.

Or thus with one entrance.

Simon Sabbs of Paris HIS accompt of *Ready-mony*, Debitor to Caſh, for After-charges upon HIS *Ginger*.

Abatements, or Rebatements, muſt bee entred after the ſame manner; therefore I omit the Inſtances.

Queſt. 250. How ſhall I booke my *Ware-houſe-roome*, and my *Proviſion* of, and for the ſaid *Ginger*?

Of the Booking of Ware-houſe-roome, and my Proviſion.

Anſw. Simon Sabbs of Paris HIS accompt of *Ginger*, Debitor to Profit and Loſſe.

AGAINE,

Simon Sabbs of Paris HIS accompt of *Ready-mony*, Debitor to Dito *Simon* HIS accompt of *Ginger*.

Or with one entrance, thus:

Simon Sabbs of Paris HIS accompt of *Ready-mony*, Debitor to Profit and Loſſe. for *Ware-houſe-roome*, and *Proviſion* of HIS *Ginger*.

Queſt. 251. What ſhall be done with the 240. Queſtion after this manner of Booking?

No Neat proceed here to be carried to the Maſters accompt: and the Reaſon why.

Anſw. Wee have not any thing to doe with that, after this manner of Booking. REASON, if you take Notice of the paſſages, you even every parcell as you goe; and where things are poſted each time ſo evenly, there remaines no difference.

Another manner of Booking the Receits, and Sales of Commission Wares.

This being as Exquisite a Way, as to keep an accompt of Time *and* Ready-mony; *but farre more* Compendious for Expedition: *and therefore the perfect knowledge thereof is the more to be endeavoured, and embraced.*

But first of the Receit of Commission Wares, booked in my Generall Bookes.

Receits of Wares, keeping a Cash-accompt, for each particular Master.

*Quest.*252. Suppose that I *receive Durances*, to sell for the accompt of *Jasper Jasperson* at Norwich; upon the Receit of which I pay Charges, how shall this be entred?

Answ. Jasper Jasperson at Norwich His accompt of *Durances*, Debitor to Dito *Jasper* His accompt of *Cash*, for the Charges by mee laid out upon the said Durances.

The first Observation.

*Quest.*253. What is here to be observed?

Answ. Here you see, that His Cash is more Creditor then Debitor, because the mony is paid out of your owne Cash. This is a generall use amongst many. With this course of carriage they are all well acquainted. But you must suppose this manner of passage to bee a new beginning of Trading, and not a former continued Trade: else perhaps I had mony of His in Cash.

The second.

*Quest.*254. But how stands your owne Cash in the meane while?

Answ. My owne Cash hath paid out the Charges, but it hath no Creditor for the same.

The third.

*Quest.*255. What now? Are not the Hogges in the Corne at home?

Answ. Yes: *But many cannot tell how to get them out*; for I being in discourse with them, perceived that they were not able to rectifie the same in Debitor and Creditor forme.

*Quest.*256. How then can their owne Cash be rectified?

Answ. By entring of a second Journall parcell

Thus,

The fourth.

Jasper Jasperson at Norwich His accompt of *Cash*, Debitor to Cash Proper.

Proper. Here you ſee the wound is cured, concerning your laid-out mony: for in the Debitor ſide of his Caſh it appeareth, that hee hath in Caſh no other mony, but what he borrowed of you. For the rectifying of their owne Caſh.

*Queſt.*257. But in what Booke is this entrance to be thus entred? The fifth.
Anſw. In that Generall Booke, which containeth *all my Trading* whatſoever, or howſoever; as well for PROPER, FACTORAGE, and alſo COMPANY accompts.

Of the Sales of thoſe Commiſsion Wares, booked in my Generall Bookes.

*Queſt.*258. Suppoſe I ſell of thoſe Durances for Ready-mony, and receive the ſame preſently; How ſhall this be entred? Sold for *Ready-mony*, receiving the ſame.
Anſw. *Jaſper Jaſperſon* at Norwich HIS accompt of *Caſh*, is Debitor to Dito *Jaſper* HIS accompt of *Durances*, for the received value.

*Queſt.*259. It being ſo, that I have received of *his Mony into Caſh*, how ſhall I carry the matter *to have mine owne diſburſed mony* againe? An Obſervation for the receiving back of mine owne laid out mony.
Anſw. Caſh Proper Debitor to *Jaſper Jaſperſon* at Norwich HIS accompt of *Caſh*, for ſo much mony *as I had diſburſed for him*; or at leaſt, for ſo much Mony as I take out of HIS Caſh now.

*Queſt.*260. Suppoſe that I ſell of thoſe Durances at *Time*; How? Sold at Time.
Anſw. Buying-man Debitor to *Jaſper Jaſperſon* at Norwich HIS accompt of *Durances*. Reade the 233. and 234. Queſtions of this Book.

*Queſt.*261. Suppoſe that I ſell of thoſe Durances, part for *Ready-mony*; and the Reſidue to *ſtand out* ſome Time. Sold, *part monie* in hand; the Remainer to ſtand out ſome Time.
Anſw. This requireth two Journall entrances.
First, Buying-man Debitor to *Jaſper Jaſperſon* at Norwich HIS accompt of *Durances*, for the entire Sales.
Secondly, *Jaſper Jaſperſon* at Norwich HIS accompt of *Caſh*, Debitor to the Buying-man, for the received value.

*Queſt.*262. Suppoſe that I ſell thoſe Durances at ſixe moneths Time to Rebate; or that the 261. parcell that was to ſtand out ſome Time, is now Rebated, and I receive the Mony; How? Sold, payable at ſix months; and *ſome Time being paſt*, then to Rebate.
Anſw. This Propoſition is mixed, and requireth a twofold Solution.

FIRST,

If you take the Propoſition it ſelfe, as it lyeth in the *firſt twelve words*, then it requireth three Journall entrances: as thus,
1. Buying-man Debitor to *Jaſper Jaſperſon* at Norwich HIS accompt of *Durances*, for the whole value unrebated.

And then,

2. *Jasper Jasperson* at Norwich His accompt of *Durances*, Debitor to the Buying-man, for the Discount, or Rebate.

And then,

3. *Jasper Jasperson* at Norwich His accompt of *Cash*, Debitor to the Buying-man, for the received value.

SECONDLY,

An Observation.

But if you take the latter part of the Proposition, that hath its reference to the 261. Question, then it requireth onely two Journall entrances; And those will be *Verbatim* as the last before-going second, and third parcells are: as thus,

Jasper Jasperson at Norwich His accompt of { *Durances*, / *Cash*, } Debitor to the Buying-man.

Of After-charges upon these Durances.

After-charges charged to accompt.

Quest. 263. Suppose the said *Durances* are all sold; and there ariseth AFTER-CHARGES upon the same; as for Labourers, Brokage, and the like; How?

Answ. Jasper Jasperson at Norwich His accompt of *Durances*, Debitor to Dito *Jasper* His accompt of *Cash*, for the value paid out.

Ware-house-roome, and my Provision charged.

Quest. 264. How shall I enter my *Ware-house-roome*, and *Provision*?

Answ. Jasper Jasperson at Norwich His accompt of *Durances*, Debitor to Dito *Jasper* His accompt of *Cash*, for the value thereof.

And then,

Nota. Cash Proper Debitor to Profit and Losse Proper, for the said value.

Of the Ballancing of this accompt of Durances.

Of the accompts Closing, and how to carry the Neat Proceed to the *Owners* accompt.

Quest. 265. Suppose all the Durances to bee sold; and that the whole Sales in Credit of that accompt amounteth to 3250. *l.*

Now the *Charges*, *Abatements*, *Ware-house-roome*, and *Provision* in *Debit*, comes to 250. *l.* The Question is, What shall bee done with the differing 3000. *l.* *too high* in the Creditor side of this accompt of Durances?

Answ. Jasper Jasperson at Norwich His accompt of *Durances*, Debitor to Dito *Jasper* His accompt-Cutrant, for the 3000. *l.* and then that accompt is cleared. Reade the 240. Question of this Booke.

Of the Commission Mony that is in my

Quest. 266. Supposed that I have that 3000. *l.* in Cash, and now pay it to himselfe, or to another, by his Order; What shall be done then?

Answ.

Anſw. Jaſper Jaſperſon at Norwich HIS accompt-Current, Debitor to Dito *Jaſper* HIS accompt of *Caſh*, *Nota bene*: The manner of entrance is all as one, whether I pay it to HIMSELFE, or to another by HIS Order. Compare this with the eleventh and twelfth Debitors in the Rules of Aide. hands, and of the diſpoſing of it.

And thus I end this manner of Entrances, being entred into my *Generall Booke* of Trading.

Another manner of Booking the Receits and Sales of Commiſsion Wares, being kept in a particular Booke belonging properly to the Maſter of thoſe Wares alone.

But firſt of the Receit of thoſe Commiſsion Wares.

Queſt. 267. Suppoſe that I *Receive Kerſies*, to ſell for the accompt of *David Darling* of Plimouth; upon the Receit of which I pay Charges; How ſhall this be entred? Charges paid upon the Receit of Commiſsion Wares

Anſw. David Darling at Plimouth HIS accompt of *Kerſies*, Debitor to Dito *David* HIS accompt of *Caſh*, for the Charges laid out by mee. Reade the 253. 254. and 255. Queſtions in this Booke.

Queſt. 268. But how ſhall I enter this in my Generall Bookes, to cleare mine owne Caſh there, for this mony that I have paid out? Other Obſervations.

Anſw. In your Generall Bookes you muſt enter the matter:

AS THUS,

1. *David Darling* of Plimouth HIS accompt-Current, Debitor to Caſh, for *ſo much mony paid for him* upon the receit of ſo many *Kerſies*, and ſo your Caſh ſtandeth cleare. Reade the 256. Queſtion in this Booke. And thus would I let the accompts ſtand, if the Bookes were in my Government. NOTA, Thoſe that deſire to make themſelves worke, may enter in the Maſters particular Booke another parcell,

AS THUS,

2. *David Darling* of Plimouth HIS accompt of *Caſh*, Debitor to Dito *David* MY accompt-Current; but I accompt this a needleſſe entrance: Each man his choice.

Of

Of the Sales of those Commission Wares, being kept in a particular booke for the Master alone.

Wares sold for present mony.

Queſt. 269. Suppoſe that I ſell thoſe *Kerſies* for Ready-mony, and receive the ſame preſently: How ſhall I enter this?

Anſw. David Darling of Plimouth His accompt of *Caſh*, is Debitor to Dito *David* His accompt of *Kerſies*, for the received value. Reade the 258. Queſtion of this Booke.

Queſt. 270. But it being ſo, that I have received of His mony into His *Caſh*; how ſhall I carry the Matter in this particular Booke, to have *mine owne* diſburſed mony againe?

Some noteworthy Obſervations.

Anſw. Take good Notice how you have Booked the 268. Queſtion above, and RETROGRADE, or write that firſt parcell backe:

AS THUS;

Caſh Debitor to *David Darling* of Plimouth His accompt-Current. And this muſt be thus entred in your Generall Bookes, as is mentioned in the ſaid 268. Queſtion.

NOW,

If you have entred the ſecond parcell there ſpecified into your particular Bookes; then muſt you make another entrance into the ſaid particular Bookes:

AS THUS;

David Darling of Plimouth My accompt-Current, Debitor to Dito *David* His accompt of *Caſh*; and all ſtands cleare.

Sold, payable at Time.

Queſt. 271. Suppoſe that I ſell of thoſe *Kerſies* at ſixe moneths *Time*; how ſhall I enter that?

Anſw. The Buying-man Debitor to *David Darling* of Plimouth His accompt of *Kerſies*. Reade the 260. Queſtion, compared with the Obſervations pointed at in the 233. Queſtion of this Booke.

Sold, part preſent mony, part at Time.

Queſt. 272. Suppoſe that I ſell of thoſe Kerſies upon ſuch condition, that I doe receive *part of the Mony* preſently; and that the remainer is to *ſtand out* ſome certaine Time; How?

Anſw. This requireth two Journall entrances:

First, The Buying-man Debitor to *David Darling* of Plimouth His accompt of *Kerſies*, for the entire Sales.

Secondly, *David Darling* of Plimouth His accompt of *Caſh*, is Debitor to the Buying-man, for the received value. Reade the 261. Queſtion of this Booke.

Queſt. 273. Suppoſe that for the certaine Time above mentioned, the parties

parties agree about the Rebate, and that mony is paid in preſently; How? Sold, part at Time, and that part Rebated; receiving the remaining mony.

Anſw. { *David Darling* of Plimouth His accompt of } { *Kerſies,* *Caſh,* } Debitor to the Buying-man.

Queſt. 273. Suppoſe that I ſell thoſe *Kerſies* at ſixe moneths Time, to Rebate preſently, and I receive the monie; How? Sold all at Time, but Rebated preſently, receiving the mony.

Anſw. This Propoſition requireth three Journall entrances:

1. The Buying-man is Debitor to *David Darling* of Plimouth His accompt of *Kerſies*, for the whole value unrebated.

And then,

2. } *David Darling* of Plimouth { *Kerſies,* } Debitor to the Buying-
3. } His accompt of { *Caſh,* } man.

Compare this with the firſt part of the Anſwer to the 262. Queſtion in this Booke.

Of After-Charges upon theſe Kerſies.

Queſt. 274. Suppoſe the ſaid *Kerſies* are all ſold; and there ariſeth AFTER-CHARGES upon the ſame: as for Labourers, Brokage, and the like; How? *After-charges* charged to accompt.

Anſw. David Darling of Plimouth His accompt of *Kerſies*, Debitor to Dito *David* His accompt of *Caſh* for the value paid out.

Compare this with the 263. Queſtion in this Booke.

Queſt. 275. How ſhall I enter my *Ware-houſe-roome*, and *Proviſion* of the ſaid *Kerſies?* *Ware-houſe-roome*, and my *Proviſion* booked.

Anſw. David Darling, &c. Entring the very words of the before-entred Anſwer, compared with the Anſwer to the 264. Queſtion of this Booke. And thus I could have abbreviated many other parcells: but I have found it fitteſt rather to be troubleſome to the Preſſe, then to *Rely* upon the beginners Apprehenſion.

Of the Ballancing of this accompt of Kerſies.

Concerning the which, if you heedfully regard the 240. and 265. with the 266. Queſtions in this Booke, you may find *a complete Ballancing* of this accompt of *Kerſies*; as alſo a *Full and Finall Accompliſhing* of the accompt in the ſaid 266. Queſtion. Of the accompts cloſure.

Severall other Varieties of Formes in Factorage Accompts I could enter, being all paſſed to accompt after the ſame manner, without a *Factor-booke*; but I omit them at preſent for Brevities ſake.

Returnes in Wares

Unto our Maſters, whom we ſerve in Commiſsion: Booked WITHOUT *an accompt of* Time, *and* Ready-mony.

Wares ſhipt To, or For him whom we ſerve in Commiſsion, as RETURNES for his Goods *ſold* by us.

Wares bought for *preſent mony*, and ſhipt To, or For him.

*Queſt.*276. Suppoſe that I Buy Wares for *Ready-mony*, paying preſently; and ſend them to the *Owner*, or to *any other by his order*: How ſhall this be entred in Debitor and Creditor forme?

Anſw. The *Owner* (for whoſe accompt they were bought, and ſhipt) HIS accompt-Currant, Debitor to Caſh, for Principall and Charges.

Wares bought upon *Time*, and ſhipt To, or For him.

*Queſt.*277. Suppoſe I Buy Wares, payable at a moneths Time, and ſend them away, AS BEFORE, paying Charges at the ſhipping; How?

Anſw. This Propoſition requireth two Journall entrances:

First, The *Owner* (for whoſe accompt they were bought, and ſhipt) HIS accompt-Currant, Debitor to the *Selling-man*, for the Principall.

Secondly, The *Owner* HIS accompt-Currant, Debitor to Caſh, for the Charges paid out at the ſhipping.

Wares bought, paying part *Ready-mony*, part upon *Time*, and ſhipt *as above*.

*Queſt.*278 Suppoſe I Buy Wares, paying part *Ready-mony*, and the remainer to Ride out ſome moneths; and ſend them away (AS ABOVE) paying Charges: How?

Anſw. This entrance requireth three Journall parcells:

First, — } The *Owner* HIS accompt-Currant, Debitor to { The *Selling-man*, for the Principall.
Secondly, &c. } { *Caſh*, for the charges paid out at the ſhipping.

Thirdly, The *Selling-man* Debitor to Caſh, for the mony paid to him in part.

Wares bought, paying part *Ready-mony*, part upon *Time*; then to Rebate for that Time, paying by Aſſignment; and ſhip the bought Wares To, or For our Maſter.

*Queſt.*279. Suppoſe I Buy Wares, paying part *Ready-mony*, the remainer to ſtand out 14. daies, and then to rebate; paying the *Selling-man* by an Aſſignment; and ſend them away (AS BEFORE) paying Charges; How?

Anſw. This is a Compoſed Propoſition, but I will diſ-linke the ſhackles, *thus*:

First,

First, —— } The *Owner* (for whom thoſe Goods were bought) His accompt-Currant, Debitor to { The *Selling-man*, for the Principall.
Secondly, } { Caſh, for the Charges paid out at the ſhipping.

Thirdly, } The *Selling-man* Debitor to { Caſh, for the mony paid to him in part.
And the 14 daies being expired.
Fourthly, } { The *Owner* (for whom they were bought) His accompt-Currant for the Rebate.
Fifthly, } { The *Paying-man*, for my Aſſignation.

Returnes in Mony,

Drawn upon us by our Maſters, whom we ſerve in Commiſsion: Booking the ſame without an accompt of Time, and Ready-mony.

Exchanges *Drawne by our Maſters* upon us.

Queſt. 280. Suppoſe that at ſight of an Exchange *Drawne* upon mee *by my Maſter*, or by *any other* for his uſe, I pay the Bill preſently; How?

Drawne upon us, and by us preſently paid.

Anſw. *John Jacobſon Vinck* at Amſterdam His accompt-Currant, Debitor to Caſh, for the Bills value.

Queſt. 281. Suppoſe the Bill be onely preſented to mee for acceptation, and that the ſame is not due untill ſome Daies, or Weekes after the preſentment; how muſt this be Journallized?

Drawne upon us, and by us accepted.

Anſw. The *Drawing-man*, or the Man *for whoſe uſe* the ſame was Drawne, His accompt-Currant, Debitor to the *Bill-preſenting-man*, for the value.

Queſt. 282. Suppoſe the Time to be expired, and I pay the *Bill-preſenting-man*, partly with Rix-Dollers at a higher rate then they coſt me: partly with Commodities that ſtand booked in my Leager, but to Rebate; and the remainer by an Aſſignment; How?

A former accepted Bill, now expired, and paid, upon ſeverall Conditions.

Anſw. This Propoſition requireth five Journall entrances:

First, —— } The Bill-preſenting-man Debitor to { Caſh, for the value paid to him.
Secondly, } { Commodities, for the value thereof unrebated.
Thirdly, } { The Man, upon whom I aſſigne him, for the value thereof.

Fourthly, Caſh Debitor to Profit and Loſſe, for the Rix-Dollers advance.

Fifthly, Commodity Debitor to the Bill-preſenting-man, for the Diſcount.

Returnes in Mony,

Exchanges *Remitted by us* to our Maſters.

Remitted by us unto our Maſters, whom we ſerve in Commiſſion: Booking the ſame without *an accompt of Time, and Ready-mony.*

Remitted, *and preſently* paid.

Queſt. 283. Suppoſe that I Remit an Exchange to him, whom I ſerve *in Commiſſion*; or, to *another* for his uſe, and I pay the mony preſently; How?

Anſw. The Maſter { To whom— / For whoſe uſe } I Remit; His accompt-Current, Debitor to Caſh, for the remitted value.

Bills received; but I pay not preſent mony.

Queſt. 284. Suppoſe that I receive the firſt Bill preſently, becauſe the Poſt goeth away to night, by whom I muſt ſend them; and I pay not the mony untill to morrow: How?

Anſw. The Maſter { To whom— / For whoſe uſe } I Remit; His accompt-Current, Debitor to the *Bill-Delivering-man*, for the value thereof.

Payment for the former received Bills.

Queſt. 285. Suppoſe the Morrow above-mentioned to bee come, and I give content to the *Bill-delivering-man*; or unto *any other* for his uſe; How?

Anſw. The *Bill-delivering-man* Debitor to the paying { Matter. / Man.

See the 282. Queſtion, and the Anſwer thereunto.

Followeth

Followeth

The manner of entrances of Exchanges uſed here in England, with a due Examination, whether the Maſter (and Correſpondent) that Remitteth unto us; or Draweth upon us, ought to be knowne upon our Leager, before the monie be really received, or paid.

To take a Survey of this Precedent 285. Propoſition, we will only touch the 281. Queſtion; comparing them with each other, and therein overweigh;

Whether it bee moſt requiſite, to booke an Exchange *into the Journall and Leager*, upon the *acceptance* of the Bill, as is the 281. Queſtion.

Or,

Whether it be fitteſt to take a MEMORANDUM thereof ONELY, untill the *mony* (Drawne upon us, or Remitted unto us) bee *Really* paid, or received.

Anſw. Two Reaſons there are, that move *ſome* to enter ſuch paſſages, *onely* upon the *Reall Payment*, or *Receit* of the monie.

The firſt Reaſon is,

For the avoiding of Multiplicitie of Names in their Bookes; grounded upon this,

That if they ſhould enter into their Bookes the Names of every Man *unto whom they are to Pay*;——; or, *of whom they are to receive* Exchanges; they ſhould then quickly fill up a great Volume.

The ſecond Reaſon is,

Becauſe they would not have *any time of Daies* NOMINATED in *Debitor*, or *Creditor* of their Maſters accompt-Currant; ſave *onely the preciſe day* of the Reall *Payment*, or *Receit* of the mony.

Queſt. 286. How are theſe twofold Reaſons approved of by others?

Anſw. Their *firſt Reaſon* is grounded upon PAPER-PENURIOUSNESSE; But (Charitably) I rather conjecture, that long ſitting at the Pen is *Tedious* to them.

I have ſeen it (in my foure and twenty yeeres Accomptantſhip) that ſome (yea many) have paid full dearly for their *Paper-penurionſneſſe*, and *nimble haſte* from their Counting-houſe.

I have knowne Exchanges *Paid*, and *Received*; but *Omitted* to bee booked.

I have been called to the Redreſſement of Bookes ſeverall yeeres after the ceaſement of Trading; and have found the Diſadvantage, and Advantage betwixt the *Booking* of Exchanges at their *Acceptance*, and their *Omiſſions* untill the Reall *Payment*, or *Receit* of the ſame.

The Diſadvantage that ariſeth by NOT *booking the Bills at the Acceptance thereof, is,*

That a man is at *Variance with his Caſh*;——; and by his *Owne* Books, he knowes not how to redreſſe himſelfe in ſuch a caſe.

For he cannot tell with which accompt he is at Variance; and therefore knowes not (with certainty) where he ſhall begin to clarifie his diſtempered mind.

For,

1. Sometimes his doubtfull thoughts (elevating themſelves beyond the Ocean) ſurmiſe the Omiſſions to bee in ſome parcell of Commodities, *bought here for Ready-mony*; and ſo ſhipt away he knowes not whither.

Anon,

2. Hee conceives that hee hath REMITTED HIS FACTOR; or that his FACTOR HATH DRAWNE UPON HIM; and thinkes that hee hath *Paid* the Bill to *Robin Red-cap* (for name he hath none) and Omitted the Payment.

Immediately,

3. Hee is poſſeſſed with other Imaginations; deeming that hee hath REMITTED TO SAM SILENCE (whoſe Factor hee is) or, that the Man (or another for the Man) whom he ſerves in Commiſſion, hath DRAWNE UPON HIM, whoſe Exchanges he hath paid to HHEM, HHEM.

Thus is hee moſt certainly,
'Twixt theſe Three in jeopardy.

Now

Now { for our former { *Paper-ſparing*, wee muſt alſo ſpare our ſweet ſleep; and ſpend the *ſable Night* in *Melancholy Merits.* / *Speedy Poſting* from our Pen; wee muſt be tied *Triple Time* in *Malecontents Magazine.* } / is *Good Counſell* comfortable.

Well,

Wee muſt not *pitch our Habitation* here in *Doleſull Dumps*; but ſtirre our *Apprehenſive ſtumps*, and meditate upon ſome ſpeedy Courſe, for our Releaſement out of this *Laborious Labyrinth*; which muſt bee attained by *Paines*, or *Patience.*

By Paines.

In viewing our Copy-booke of Letters ſent (if we keep any) and thereby compare the *Advice of Draughts, or Remiſes*, with the *Charge of Exchanges* upon every mans accompt; and ſo (with *Scoggin*) ſeeke as well where they are *not*, as where they are.

This is *one Member* of the (*Diſdaine-worthy*) Fruits, that acrue from *Paper-penurionſneſſe*, and *Needfull writings* avoidance.

But

If this Potion purge not your *Dolourous Penſiveneſſe*, then unto your *Defective Negligence* apply the *Herbe*

Patience.

For, as your *Doubtfullneſſes* are *Three-fold*, to wit:

First,— / Secondly, / Thirdly, } In paying for { Bought Commodities, and ſhipt away you know not whither. / Exchanges *Remitted to*, or *Drawne by* { Your *Factor.* / Or, *For him*, whom you ſerve in Commiſſion. }

Even ſo,

Your *Hopes* for Redreſſements (becauſe others are not ſenſible of your Omiſſions) are likewiſe *Threefold*, to wit:

First,

First,—— } Upon the Expectation of { *An accompt* from some of your Factors, for { *Wares* by them *Received, and Sold* for you. / *Exchanges Drawne by them*, or by you *Remitted to them.*

Secondly, } Upon the Expectation of { *His Honesty* with whom wee Trade; whether *Master*, or *his* Correspondent

Thirdly, } Upon the Expectation of { *His Honesty* with whom wee Trade; whether *Master*, or *his* Correspondent

Of the first part of your Hopes.

Which is, that if the *Omission* bee in *Shipt Commodities*; then at the *Receit* of an accompt of Commodities *from any of your Factors*, the same will be revealed.

Of the second part of your Hopes.

Which is, that if the *Omission* bee in Bills *Remitted to any of your Factors*; or, in Bills *Drawne by any of your Factors*; then at the *Receit* of your *accompt-Currant* from him, you shall find Content.

Of the third part of your Hopes.

Which is, *The Honesty of your Master* whom you serve in Commission, or *his* Correspondent Trading for *him*, with you;——; else;——; were your case *herein* farre worse then with the other of your Factors;——; For you are not to receive any accompt from your Master, whereby your *Omissions* might be rectified.

And thus much concerning the EXERCISE OF YOUR PATIENCE, and of your TRIPLE HOPES, for *Remises* made by you; and *Draughts* by your *Factors Drawne* upon you to your Hinderance.

But here is no End as yet.

NOTA,

We will now give a Touch, concerning Exchanges *Drawne by us*; or, *Remitted unto us* by { *Factors, that serve us*, / *Masters, whom we serve* } In Cõmission.

And

And firſt,

Of your { Factors *Remiſes* unto you. / *Draughts* upon your Factors. } *For both which* hee ought to bee made Creditor in your Bookes here.

THEREFORE,

When your *Factor* ſendeth you an accompt, wherein *His charge to you* (by your Omiſſion) is more then you can approve of:——; then (for your Comfort) you muſt ſpeake to the *Correſponding Man* here; demanding *How?*——; and to *whom?* hee gave content for thoſe Bills ſo *Drawne by mee*;——; or, Remitted unto mee.

Now ſecondly,

Of your { Maſters *Remiſes* to you. / *Draughts* upon your Maſter. } *For both which* hee ought to bee a Creditor in your Bookes here.

THEREFORE,

When you ſend an accompt *unto him whom you ſerve in Commiſſion*, wherein (by your Omiſſion) his——Diſcharge——is leſſe then it ought to be;——; then to your Commendation) hee will quickly write backe to you;——; approving to whom hee paid the *Bills value* there; as alſo *by whom*; and at *what time* it ought to be paid here.

Oh thou delectable Paper-ſparing,
That cauſeth *much loſſe of Time* in ſeeking,
And no little
Diſcontentednesſe of mind, before truths finding.

Queſt. 287. Relate the manner of entring ſuch Exchanges, and the benefit that upon Omiſſions (for the beſt may faile) will ariſe by Booking of the Bills at the Acceptance of the ſame.

Benefit by Booking the *Bills* at acceptance.

Anſw. Firſt, for the Manner of Bills, both *Drawne*, and *Remitted*: See the 120. 126. 132. 170. 171. 177. and 178. Queſtions in this Book; compared with the 281. and 284 Queſtions.

Secondly, concerning the benefit that ariſeth by the booking of the Bills at the Acceptance of the ſame, that will appeare by the enſuing Explication.

Take the 281. Queſtion before entred, where the words are as theſe:

Suppoſe the Bill to bee onely *Preſented* to mee for Acceptance; becauſe the ſame is not due, untill ſome *Daies*, or *Weekes*, after the *Preſentment*; How?

Anſw. The Drawing-man;

OR,

The Man, for whoſe uſe the ſame was Drawne, HIS accompt-Currant, *Debitor* to the Bill-preſenting Man.

NOTA BENE.

Here you ſee that the *Bill-preſenting Man* ſtandeth a *Creditor* in your Leager.

BUT

Suppoſe now that you have paid this *Bill-preſenting Man*;——; and that you have——Omitted——the Booking thereof; ſo that you are at Variance with your Caſh.

Here will now apparently appeare the *Profit* that you reap by your Labour.——. For in the *peruſing* of your *Leager*, you find this mans accompt to ſtand open, *gaping like an Oven*;——; and will *never let you bee at peace*, untill you have given ſatisfaction to your ſelfe; and it.

Judge the like of the 126. Queſtion;

WHERE

The *Accepting-man* is made Debitor
to the *Remitting-man*.

Now, when the *Accepting-man* hath paid you;——; and you put the mony into your CASH, and *Omit* the Booking thereof;——; ſo that you are at Variance with your ſelfe;——; finding more Mony in your CASH, then your CASH-BOOK can claime.

What then?

Take your *Leager* againe in hand, and in the peruſing of it, you may (perhaps) find the *Accepting-mans* accompt ſtand *Debitor* juſt ſo much, as you find too much in your Caſh;——; which being entred into your *Caſh-book* and Leager, it maketh an agreement betwixt them both.

BY THIS

You may perceive the *Fruits* of your Labour.

AGAINE,

AGAINE,

I conceive not to what purpoſe men *Buy*, and *Write* a *Journall* and *Leager*; if they doe not enter therein, the People that OWE unto them, ——, as likewiſe,——, thoſe unto whom *they doe Owe*.

But People that have *accepted our Bills*, ought preſently to be knowne in thoſe Bookes for *Debitors*, according to the Tenour of the tenth Rule of Aide.

Whoſoever Promiſeth to us, the Promiſing-man is Debitor.

As alſo, the Man, whoſe Bills I have accepted, ought preſently to bee knowne upon our *Journall* and *Leager* for a *Creditor*, according to the ſame tenth Rule of Aide.

Unto whom we Promiſe, the Promiſed man is Creditor.

FOR,

At the *Deceaſement of the Book-owner*, the *By-bookes* are often Obſcured; and being found, they are *many times* ſo difficult, that they are hard to be underſtood; becauſe the Owner writ them onely as *Memorandums* for himſelfe:

BUT

When at the Acceptance they are preſently booked into the Journall and Leager; Ah then the Saddle is ſet upon the right Horſe.

Queſt. 288. But what ſhall be ſaid to their SECOND REASON by this ☞ in the beginning of this Diſcourſe, where the words are:

> Becauſe they would not have *any Time of Daies* NOMINATED in *Debitor*, or *Creditor* of their Maſters accompt-Currant, ſave *onely the preciſe day* of the Reall *Payment*; or, *Receit* of the mony.

Anſw. In the firſt place, I am deſirous to know,

Whether

The *true placing*, and *booking* of the *Succeſsive daily paſſages of Commerce*, as they continually ariſe in their daily order; ought to have the *Preheminence* and *Over-ſway* of *Selfe-conceited Niceneſſe* of daies.

OR WHETHER

The *Niceneſſe of daies* be ſo forcible, that it can NULLIFIE the true Order and Method of Book-keepings Forme.

Making knowne

In their *Journall* and *Leager* ſuch *Debitors* and *Creditors*, as ſhall pleaſe their Fanſie; and OBSCURING others to be known for *Debitors* and *Creditors*, untill they pleaſe.

For this is infallible,

That thoſe *Bills-Accepters*,——, and thoſe, ——, whoſe *Bills wee have accepted*, are at the *very Moment of Acceptance*, as Really *Debitors* and *Creditors*, as any one, that *is already entered into our Bookes*; which is verified in the tenth *Debitor* and *Creditor* in the Rules of Aide.

AGAINE,

An Obſervation. They may booke their Bills at the Acceptance, and yet when they cloſe their accompt, they can ſhew their *Maſter* or *Correſpondent* what is *due to him*, or *from him*, and *when*; ſo that they *need not feare wronging*, neither *wrong* another, if they looke to the Inſtance in my *Merchants-Mirrour*, concerning—— *John Knoll* his Generall accompt, towards the end of my *Preface*; and the Intereſts may be eaſily *Given*, or *Taken*.

AGAINE,

A ſecond. If they will be ſo preciſe of daies, they may keep an accompt of *Time* and *Ready-mony*; as is ſhewed in the eighth and ninth Member of the 111. Place, compared with the 116. 120. 129. and 130. Places in my *Merchants-Mirrour*, and the 183. 184. 186. 187. in this Booke, with divers other paſſages.

But ſay they (as is touched in the Preface of my *Merchants-Mirrour*) that the keeping of an accompt of *Time* and *Ready-mony* is *too too* Tedious. But ſure I am, that amongſt other Nations the *Gaines* thereof ſweeteneth their Labour, and vaniſheth (in them) the Tedioulneſſe thereof by its Utility.

I ſee the *Act acted daily here amongſt us*, although the Name ſeeme not delightfull in our eares.

AGAINE,

A third. If the *Name be ſo harſh*, and the *Exerciſe ſo tedious*, caſt your eyes upon the 131. 137. and 156. Places in my *Merchants-Mirrour*, compared with the 252. 258. 262. and other Queſtions in this Booke, where the paſſages are *pleaſant*, and the Titles *amiable*; but if *not any* of theſe kindes of Entrances will pleaſe their Palate, I then bequeath them to their *owne Inventions*.

Having

Having Waded in some measure through ;——; Factorage accompts in Domesticke Affaires : *resteth now to enter a touch Of Factorage accompts in* Forraine Affaires.

The which (as by the tenour of the FACTORAGE TABLE entred before in fol.60.) consisteth in three chiefe Head-branches :

To wit,

First,——	Of the	*Commission Wares*, that wee send away unto another *Towne*, or *Land*, to bee sold there ; because they are not Vendible here.
Secondly,		*Advice*, that those Commission Wares are sold.
Thirdly,		*Returnes* in Wares. Mony.

Of these in Order.

But because my intent is to let you have a *true grounded insight* into the *Originall* of the matter, I will (although it bee impertinent here) make a supposed *first Receit of Wares*, to *sell in Commission.*

*Quest.*289. Suppose that I receive 60. ordinary *Spanish Clothes* from *William Hart* at Yarmouth, to sell for H 1 s accompt ; upon the Receit of which I pay charges, lesse or more ; supposed 4. £ charges : How?

Answ. William Hart at Yarmouth H 1 s accompt of *Spanish Cloth*, Debitor to Cash, for the 4 £ charges.

See the 124. Place in my *Merchants-Mirrour*, compared with the 231. and the first part of the 241. Questions of this Booke.

The Ground of ;—; Factorage accompts in ;—, Forrain Affaires.

*Quest.*290. Suppose that I send away those * 60. *Spanish Clothes*, paying 3. £. charges at the sending of them unto *John Jacobson Vinck* at Amsterdam, to be sold there for the accompt of *William Hart of Yarmouth*, because they are not Vendible here ; or, that the Market will not yeeld the mony of their valued price *set upon them* by the Master, or Owner ;——; whose Returnes come backe againe to mee ; being that my Master hath no acquaintance

* Commission Commodities sent by the *Factor*, to be sold in another Land, whereof the Returnes come backe again to him, for which he is comptable to the Owner.

acquaintance with this *my Friend*, nor Trading *into thoſe parts*: How ſhall I enter this parcell?

Anſw. This Propoſition requireth two Journall Inſtances, with due Obſervances.

Firſt, William Hart at Yarmouth His accompt at *Amſterdam*, conſigned to *John Jacobſon Vinck*, Debitor to *William Hart* at Yarmouth, His accompt of *Spaniſh Cloth*;——; for 60. Peeces that ſtood in *Debit* of my Leager;——; and now thoſe 60. peeces are *written aff* into the *Credit* of my Leager accompt, with the 4. *L*. paid at the *Receit* of them; and 3. *L*. charges paid now at the *ſhipping* of them away, which are both 7. *L*. ſtanding in *Credit* of that accompt.

Secondly, William Hart at Yarmouth His accompt of *Spaniſh Cloth*, Debitor to Caſh;——; for the 3. *L*. charges paid now at the ſhipping thereof;——; which 3. *L*. *onely* muſt be entred into *the mony lines*; but *not* the 60 peeces *into the lines of Wares*; becauſe that accompt ſtandeth equall in *Debit* and *Credit*, both for Wares, and Mony;——; Now His *Amſterdam* accompt ſtandeth charged with 60. peeces of *Spaniſh Cloth*, and in *Mony*, 7. *L*. for the charges thereof.

Of the Advice of Sales, concerning thoſe Forraine Affaires.

Queſt. 291. Suppoſe that *John Jacobſon Vinck* at Amſterdam, adverti-ſeth mee of the *Sales* of thoſe 60. *Cloths*, whoſe Product is Netto;——; Guilders: How?

Anſw. John Jacobſon Vinck at Amſterdam, *Factor* for *William Hart* at Yarmouth, *Debitor* to *William Hart* at Yarmouth, His accompt at Amſterdam, conſigned to *John Jacobſon Vinck*;——; for ſo many Guilders as the Neat Sales produce. See the 203. 204. 205. 206. Queſtions, and the next following in this Booke.

Of the Returnes upon thoſe Sales, concerning Forraine Affaires;

And firſt of Returnes in Wares.

Queſt. 292. Suppoſe that I *receive Cambricks*, *Cloth* in *part*, or *whole* of thoſe ſold Goods; How?

Anſw.

Anſw. William Hart at Yarmouth His accompt of *Cambricks Cloth*, Debitor to *John Jacobſon Vinck* at Amſterdam, *Factor* for *William Hart* at Yarmouth, for ſo many Guilders as the *Principall Cambricks* coſt at Amſterdam, *with the charges* there.

Secondly, *William Hart* at Yarmouth His accompt of *Cambricks Cloth*, Debitor to Caſh, for *the charges* paid out here at the *Receit* of the Cloth.

Of the Returnes upon thoſe Sales, concerning Forraine Affaires;

Which is, of Returnes in Mony.

*Queſt.*293. Suppoſe that *John Jacobſon Vinck* at Amſterdam *Remitteth* unto mee an Exchange of ſo many Guilders, for the accompt of *William Hart* at Yarmouth;——; payable here by *David Darling* { At ſight of the Bill, which mony I receive preſently. / Ten daies after ſight, which Bill is accepted.

How ſhall?

Anſw. As this Propoſition hath *two conditions*, ſo the *Solution* muſt bee twofold.

Firſt, Caſh Debitor to *John Jacobſon Vinck* at Amſterdam, *Factor* for *William Hart* at Yarmouth;——; for ſo many £ s. as I receive here; entring between the in-ward Lines the Guilders paid by him at Amſterdam.

And if the Bill be payable at 10 daies ſight, then enter.

Secondly, The Bill-accepting Man, Debitor to *John Jacobſon Vinck* at Amſterdam, *Factor* for *William Hart* at Yarmouth;——; for the mony £ s. in *Debit* of the Accepter; and for Guilders, with mony £ s. in *Credit* of the *Factor*: And ſo for this *time* I intend with this accompt an End.

*Queſt.*294. Thus *Time*, in *Time*, will bring *this Worke* and *us* to a *Finall* End. But being that *Time* permitteth *Time* to proceed, let us proſecute the Taske preſcribed before the Enterance into the 28. Queſtion, unto which (according to Order) the ſame injoyneth us.

Anſw. In the 28. Queſtion of this preſent Worke, we begin to put into Practiſe

Traffickes continuall Exerciſe,

Comprehended under three chiefe accompts, to wit:

Proper;—; Factorage;—; Company.

The TWO FIRST are handled in the before entred 293. paſſages; remaineth

maineth now to enter some thing of the THIRD, which I intend to dismember by way of a briefe *Table*, under the *Title* of

- COMPANY accompt; the Stocke being promised
  - *To mee*, —, Quest.295. 299.302. Under this Member may fitly be considered,
    - Receit of the promised
      - *Mony*; being
        - Equall: unto which I joyn the like summe, Quest.298.
        - Un-equall: whereof $\frac{1}{3}$ is for my Partner; and $\frac{2}{3}$ for my selfe, Quest.303.
      - *Wares*; being
        - Equall: unto which I joyn the like summe, Quest.304.310.
        - Un-equall: whereof $\frac{1}{3}$ is for my Partner, and $\frac{2}{3}$ for my selfe, Question 305.
    - *Buying* upon severall conditions, Quest.306. including Quest.310.
    - *Wares*, sent to be sold for Company-accompt, Quest.311. including Quest.314.
    - *Payments*, upon severall conditions, Quest.315. including Quest.317.
    - *Sales*, by meanes of
      - My Administration, Quest. 318. including Quest.321.
      - Factor, or Correspondent, Quest.322.
    - *Returnes* from Factor, or Correspondent in
      - Mony, Quest.323. and 325.
      - Wares, Quest.328.
  - *By mee*, Quest.331. including Quest.340.

Of

Of the Stocke *Promised* To Mee.

*Quest.*295. The *whole Bodie* being thus divided into *severall Members*, I proceed now with the further *Explication* upon each alone.

Answ. The first *in order* to be *Explicated*, is

Of the Stocke Promised to Mee:

Others promise a Stock to mee.

Wherein (according to the *Tables* Tenour) is to be considered,

First, the booking of the Promised Stocke.

*Quest.*296. How ought the *Promised Stocke* to bee entred in *Debitor* and *Creditor* forme?

Answ. Promising-Partner His accompt of *Time*, Debitor to *Promise-reckoning*.

*Quest.*297. What is next to be considered?

Answ. That the Sub-members of the *Promised Stocke* consist

An Observation.

In { *Mony*, / *Wares*, } whose parts are { *Equall.* / *Un-equall.* }

Of this in order; and first of the

Receit of the Promised Stocke.

*Quest.*297. What is to be considered concerning the *first Sub-member*?

Answ. The *Receit of the Promised mony*.

*Quest.*298. Suppose he bringeth in the *Promised summe*, by the which I am to lay in an equall share: How?

Stock brought in upon *equall* shares.

Answ. Two Journall entrances are here required.

First, Cash *Debitor* to my Partner His accompt By Mee *in Companie*, for the received mony.

Secondly, Promise-reckoning Debitor to my Partner His accompt of *Time*, for his Promise performance.

This way with Promise-reckoning is not the plainest.

*Quest.*299. Suppose that he is to bring in his *Promised Stocke* at severall *Pay-daies*, according to the agreement drawne by the Company; How?

Stocke to be brought in at Pay-daies.

Answ.

Anſw. Partner His accompt of *Time*, Debitor to Partner His accompt By Mee *in Company*, for the whole.

A Pay-day expired.

Queſt. 300. Suppoſe that the firſt *Pay-day* is expired? How ſhall?
Anſw. Partner His accompt of *Ready-mony*, Debitor to Partner His accompt of *Time*, for the expired part.

An Obſervation.

Queſt. 301. { First, Suppoſe that my Partner payeth mee —— } How?
{ Secondly, Suppoſe that my Partner aſſigneth me }

Anſw. Caſh Debitor to Partner His accompt of *Ready-mony*, for the received part.

A ſhorter way.

Queſt. 302. Cannot the matter bee Booked with fewer parcells then are entred in theſe *Three precedent* Anſwers?
Anſw. Yes, the Booking of ſuch *Promiſes* may be *wholly Omitted*, untill I fetch in the mony; and then I onely enter
Caſh Debitor to Partner His accompt By Mee *in Company*, for the ſumme brought into the Company at preſent.

Nota,
This is the ſhorteſt and plaineſt way.

Stock brought in upon *unequall* ſhares.

Queſt. 303. Suppoſe my Partner bringeth 600. *l.* into my hands, whereof $\frac{1}{3}$ is for him, and $\frac{2}{3}$ for my ſelfe; which $\frac{2}{3}$ I take of him at Intereſt; How?
Anſw. Three Journall entrances are here required.
Firſt, Caſh Debitor to Partner His accompt By Mee *in Company*, for the whole 600. *l.*
Secondly, Partner His accompt By Mee *in Company*, Debitor to Partner His accompt of *Time*, for 400. *l.*
Thirdly, Intereſt-reckoning Debitor to Partner His accompt of *Time*, for the Intereſt mony.

Now ſecondly of the

Receit of the Promiſed Wares.

Commodities brought in, adjoyning preſently the like equality.

Queſt. 304. Suppoſe that my Partner bringeth one hundred *Broad Clothes into the Company*, by which I bring in an *equall value of Broad Clothes*, that are already booked in my Leager; How?
Anſw. { *Broad Cloth* in Company, for Partner and my ſelfe, each $\frac{1}{2}$, Debitor to } { Partner His accompt By Mee *in Company*, for his $\frac{1}{2}$. Broad Cloth Proper, for my $\frac{1}{2}$ brought into the Company.

Queſt. 305.

*Queſt.*305. Suppoſe that my *Partner* ſendeth mee in *Kerſies for our Company*, which coſt 600.*£*. being $\frac{1}{3}$ for him, and $\frac{2}{3}$ for my ſelfe; whereupon $\frac{1}{2}$ is paid by him in *Ready-mony*, and the other $\frac{1}{2}$ is payable at ſixe moneths: upon the receit of *which Kerſies* I pay 3.*£*. charges; How? Wares brought into the Company, in *unequall* ſhares.

Anſw. Kerſies in Company, $\frac{1}{3}$ for *Partner*, and $\frac{2}{3}$ for *my ſelfe*, Debitor to Partner HIS accompt BY ME *in Company*, for the 600.*£*.

Secondly, Partner HIS accompt BY ME *in Company*, Debitor to Partner HIS accompt of *Ready-mony*, for my 200.*£*. by him diſburſed.

Thirdly, Kerſies in Company, $\frac{1}{3}$ for *Partner*, and $\frac{2}{3}$ for my ſelfe, Debitor to Caſh, for the 3.*£*. charges.

Fourthly, Partner HIS accompt of *Ready-mony*, Debitor to Partner HIS accompt BY ME *in Company*, for 20.*ß*. being his $\frac{1}{3}$ of the charges paid by mee, for him.

Buying upon ſeverall Conditions.

*Queſt.*306. Suppoſe I Buy two hundred pounds worth of Wares for the Companies uſe, paying *preſent mony*; How? Buying with Ready-mony.

Anſw. Wares in Company for *Partner* and *My ſelfe*, each $\frac{1}{2}$, Debitor to Caſh.

Secondly, Partner HIS accompt of *Ready-mony*, Debitor to Partner HIS accompt BY ME *in Company*, for 100.*£*. that I am to have backe in preſent mony.

*Queſt.*307. Suppoſe I Buy for 200.*£*. of Wares, paying preſent mony, whereof 100.*£*. is mony of my Partners already in my hands; How? Buying with a Conſideration.

Anſw. Theſe require the very ſame words that are entred in the precedent Anſwer: *This onely is entred for diſtinctions ſake*:——: For that mony which is paid downe by mee for my Partner;——: is the ſame mony of my Partners that is already in mine owne hands, as is mentioned in the Propoſition.

The former *I might draw* upon him,——, *this I cannot*; becauſe (his mony being in my hands) he ſtood *Creditor* in my Bookes upon HIS accompt of *Ready-mony*; ſo that this is onely Stoppage.

*Queſt.*308. Suppoſe that I Buy for 360.*£*. in Wares preſent mony, being $\frac{1}{3}$ for my Partner; whereof I have 90.*£*. of his in my hands, as will appeare in the *Credit* of HIS accompt of *Ready-mony*; How? Buying with another Conſideration.

Anſw. Wares in Company, $\frac{1}{3}$ for Partner, and $\frac{2}{3}$ for *My ſelfe*, Debitor to Caſh, for 360.*£*.

Secondly, Partner HIS accompt of *Ready-mony*, Debitor to Partner HIS accompt BY ME *in Company*, for 120.*£*.

An Obſervation.

*Queſt.*309. But what becomes of the 90.*L*. ſtanding in the Credit of Partner His accompt of *Ready-mony*.

Anſw. If that 90.*L*. *ſtood not there*, then I might *draw* the 120.*L*. upon *my Partner*; but now I *can draw but* 30 *L*. *onely*: ſo that this parcell is entred here onely as a Motive to Obſervation.

Buying, part *Mony*, part Time, upon equall ſhares.

Queſt 310. Suppoſe I Buy Wares to the value of 300.*L*. in an equall ſhare, paying $\frac{1}{3}$ preſent mony; and the other halfe is payable at 6. moneths; How?

Anſw. Wares in Company for *Partner* and *My ſelfe*, each $\frac{1}{2}$, Debitor to the Trading-man, for the whole 300.*L*.

Secondly, Trading-Man Debitor to Caſh, for 150.*L*. paid to him in part.

Thirdly, Partner His accompt of *Time*, Debitor to Partner His accompt By Me *in Company*, for 150.*L*.

Fourthly, Partner His accompt of *Ready-mony*, Debitor to Partner His accompt of *Time*, for 75.*L*. paid out *by mee for his uſe*, which he is to repay to me in preſent monie.

Wares ſhipt to another Land, for Companies uſe.

Commodities ſhipt, that ſtood in my Leager.

*Queſt.*311. Suppoſe that I ſhip away unto another Land, to be ſold for Companies uſe, each $\frac{1}{2}$, certaine Wares, that are already charged in my Leager; and upon the ſending of them I pay charges: How?

Anſw. Voyage to Venice, conſigned to *Diego del Valo*, being in Company for *John Colſon* and *My ſelfe*, each $\frac{1}{2}$, Debitor to *Wares in Company*, for *Partner* and *My ſelfe*, each one halfe, for the Principall that thoſe ſent Commodities coſt.

Secondly, Dito Voyage Debitor to Caſh, for the charges at the ſhipping of thoſe Commodities.

Thirdly, *John Colſon* His accompt of *Ready-mony*, Debitor to *John Colſon* His accompt By Me *in Company*, for His $\frac{1}{3}$ of the charges.

Commodities bought with preſent mony, and ſhipt away, but not entred upon an accompt of Commodities in my Leager.

*Queſt.*312. Suppoſe that I Buy Commodities for preſent mony, being $\frac{2}{3}$ for *Partner*, and $\frac{1}{3}$ for *My ſelfe*; the ſame I ſhip away unto *another Land*, to bee ſold for Companies uſe;——; *without* entering them into my Leager upon an accompt of Commodities; at whoſe ſending I likewiſe pay charges; How?

Anſw. Voyage to Amſterdam, conſigned to *Peter Barkman*, being in Company $\frac{2}{3}$ for *Partner Hugh Buckland*, and $\frac{1}{3}$ for *My ſelfe*, Debitor to Caſh, for Principall and Charges.

Secondly, *Hugh Buckland* His accompt of *Ready-mony*, Debitor to

to *Hugh Buckland His* accompt By Me *in Company*, for his $\frac{1}{7}$ of the Principall and Charges, payable to mee presently.

Queſt. 313. Suppoſe that I Buy Commodities of *John Garret* in unequall ſhares, *paying My part preſently*; and for the reſidue I *Aſsigne him* upon my *Partner*, who alſo *payeth his part*;——; the ſame I ſhip away unto another Land, to bee ſold for Companies uſe;——; *without* entering of them into my Leager upon an accompt of Commodities: at whoſe ſending I pay Charges; How? Wares bought with preſent mony, & ſhipt away; each Partner paying his ſhare, but not entred upon an accompt of Commodities in my Leager.

Anſw. Voyage to Roan, conſigned to *Jean du Boys*; being in Company $\frac{2}{7}$ for *Thomas Ford*, and $\frac{4}{7}$ for *My ſelfe*, Debitor
- First, to *John Garret* for the whole Principall ſumme.
- Secondly, to *Caſh*, for the Charges paid out by mee, at the ſhipping of that, or thoſe Commodities.

Thirdly, Fourthly, *John Garret* Debitor to
- *Caſh*, for *My* part of payment, made good to him.
- *Thomas Ford His* accompt By Me *in Company*, for *his* $\frac{2}{7}$ of the Principall paid by *himſelfe* to *John Garret*.

Fifthly, *Thomas Ford* His accompt of *Ready-mony*, Debitor to *Thomas Ford* His accompt *By Mee in Company*, for his $\frac{2}{7}$ of the Charges, due to be repaid preſently to mee, for my diſburſements for him.

Queſt. 314. Suppoſe that I order *Ralph Stevens* at Plimouth to Buy Wares at Time, and ſend them to *John Sands* at Rotterdam, to ſell for the accompt of *John Stamps* $\frac{3}{7}$, and $\frac{4}{7}$ for *My ſelfe*; and at the ſending away of the ſame, *hee* payeth Charges: How? Order given to one *Factor*, to ſend Commodities to another *Factor*, for Company accompt.

Anſw. Voyage to Rotterdam, conſigned to *John Sands*, being in Company $\frac{3}{7}$ for *John Stamps*, and $\frac{4}{7}$ for *My ſelfe*, Debitor to *Ralph Stevens* at Plimouth, for Principall and Charges.

Secondly, John Stamps His accompt of *Time*, Debitor to *John Stamps* His accompt By Me *in Company*, for his $\frac{3}{7}$ of the Principall.

Thirdly, John Stamps His accompt of *Ready-mony*, Debitor to *John Stamps* His accompt By Me *in Company*, for his $\frac{3}{7}$ of the Charges, which I am anſwerable for, to the Plimouth Man.

By theſe paſſages, compared with the 90. and 91. places in my *Merchants-Mirrour*, you may eaſily diſcerne how to enter the Inſurances, *whether paid*, or *not paid*.

Payments upon ſeverall Conditions.

Payments for Wares formerly bought.

Queſt. 315. Suppoſe that I pay for *Wares* that were formerly bought at Time; How?

Anſw. The Trading people Debitor to Caſh, for the payed value.

Secondly, Partner HIS accompt of *Ready-mony*, Debitor to Partner HIS accompt of *Time*, for his ſhare paid by mee.

Part of my Partners Principall repaid him.

Queſt. 316. Suppoſe that at the requeſt of my Partner, I repay him back part of his Principall; How?

Anſw. Partner HIS accompt BY ME *in Company*, Debitor to Partner HIS accompt of *Ready-mony*, for his deſired ſumme.

Secondly, Partner HIS accompt of *Ready-mony*, Debitor to Caſh, for the paid value.

Or briefer:

Partner HIS accompt BY ME *in Company*, Debitor to Caſh; and ſo the Leager ſtandeth well with this one enterance.

Repaid to my Partner by ſundry payments, part of his Principall.

Queſt. 317. My Partner deſireth for his accommodation 100 *l.* of his Principall out of the Company; I condeſcend: paying part with Wares, $\frac{2}{3}$ for *him*, and $\frac{1}{3}$ for *My ſelfe*: part with Wares between *another man*, and *My ſelfe*, each $\frac{1}{3}$; the remainer I pay in mony.

Anſw. Partner HIS accompt of *Ready-monie*, Debitor to *Wares in Companie*, $\frac{2}{3}$ for *Him*, and $\frac{1}{3}$ for *My ſelfe*, for the ſumme of 50 *l.*

Secondly, Partner HIS accompt of *Ready-monie*, Debitor to *Wares in Companie*, for *another man*, and *My ſelfe*, for the ſumme of 30 *l.*

Thirdly, Partner HIS accompt of *Ready-monie*, Debitor to Caſh, for 20 *l.* paid to *Him* by *Mee*.

Fourthly, Partner HIS accompt BY ME *in Companie*, Debitor to Partner HIS accompt of *Ready-monie*, for 100 *l.*

Fifthly, Partner (OTHER MAN) HIS accompt BY ME *in Companie*, Debitor to this ſaid Partner HIS accompt of *Ready-monie*; ——; becauſe I have ſold of our Wares in Company, each one halfe, for *Ready-monie*, and he may demand it at pleaſure.

Sales of Wares, by meanes of MY *Adminiſtration.*

Sales for preſent mony.

Queſt. 318. Suppoſe I ſell Wares for preſent mony, which I receive; How?

Anſw. Caſh Debitor to Wares in Company, for *Richard Sanders*, and *My ſelfe*, each $\frac{1}{2}$, for the received value.

Secondly,

Secondly, *Richard Sanders* HIS accompt BY ME *in Companie*, Debitor to *Richard Sanders* HIS accompt of *Ready-monie*, for his share of the received mony.

Queſt. 319. Suppoſe I ſell Company Wares, payable at ſixe moneths Time; How? Sales payable at Time.

Anſw. The *Buyer* Debitor to *Wares in Company*, being $\frac{4}{5}$ for *John Sunter*, and $\frac{1}{5}$ for *My ſelfe*, for the ſold value.

NOTE,

You may let the paſſage ſtand thus, without any further entrance. Reade the 154 place in my *Merchants-Mirrour* by this ☞ An Obſervation.

Queſt. 320. Suppoſe I ſell Company Commodities, receiving preſent mony in part; and the Remainer payable at 6 moneths; How? Sales, part for preſent mony, and part payable at ſome Time.

Anſw. The *Buyer* Debitor to *Wares in Companie*, being $\frac{3}{8}$ for *Richard Randall*, and $\frac{5}{8}$ for *My ſelfe*, for the ſold value.

Secondly, Caſh Debitor to the *Buyer*, for the received value.

Thirdly, *Richard Randall* HIS accompt BY ME *in Companie*, Debitor to *Richard Randall* HIS accompt of *Ready-monie*, for his ſhare of the received part.

Queſt. 321. Suppoſe the *Buyer* diſcounteth the ſixe moneths ſtanding-out ſumme, mentioned in the *two* precedent Queſtions, and payeth mee the Reſidue; How? The part that was payable at Time, diſcounted.

Anſw. Caſh Debitor to the *Buyer*, for the received ſumme.

Secondly, Wares in Company, being $\frac{3}{8}$ for *Richard Randall*, and $\frac{5}{8}$ for *My ſelfe*, Debitor to the *Buyer*, for the Diſcount.

Thirdly, *Richard Randall* HIS accompt BY ME *in Companie*, Debitor to *Richard Randall His* accompt of *Ready-monie*, for his ſhare of the received part.

Sales of Wares, by meanes of a FACTOR, *or Correſpondent.*

Queſt. 322. Suppoſe that I have *advice from our Factor at Roan*, that the ſent Wares are ſold; How? Advice of the Sales made for Companies uſe by our *Factor*, or Correſpondent.

Anſw. *Abraham Elmer* at Roan, Factor for Company of *John Colſon*, and *My ſelfe*, each $\frac{1}{2}$, Debitor to Voyage to Roan, conſigned to *Abraham Elmer*, ——, for the whole ſales of thoſe Commodities.

CONCERNING

CONCERNING
Sales of Wares, by meanes of *Factor*, or *Correſpondent*; booked with an accompt of *Time*, and *Ready-mony*: Reade the 195.196. and 197. Places in my *Merchants-Mirrour.*

Returnes from Factor, *or* Correſpondent *in Mony*, DRAWNE BY US.

Exchanges *Drawne by mee*, in lieu of Returnes.

Drawne by me, and I receive the mony preſently.

*Queſt.*323. Suppoſe *I draw an Exchange* upon *Factor*, or *Correſpondent*, for Company accompt: and receive the mony preſently; How?

Anſw. Caſh Debitor to *Factor*, or *Correſpondent*, being $\frac{1}{3}$ for *Partner*, and $\frac{2}{3}$ for *My ſelfe*, for the received ſumme.

Secondly, Partner HIS accompt BY ME *in Companie*, Debitor to Partner HIS accompt of *Ready-monie*, for his part of the received ſumme.

*Queſt.*324. Suppoſe that I deliver the Bills to day; but am to receive the mony to morrow: How?

Anſw. The Bills-Receiver,——, Debitor to *Factor*, or *Correſpondent*, being $\frac{3}{5}$ for *Partner*, and $\frac{2}{5}$ for *My ſelfe*, for the agreed value.

Returnes from Factor, *or* Correſpondent *in Mony*, Remitted to us.

Exchanges *Remitted to me*, as Returnes.

Remitted to me, and I receive the mony preſently.

*Queſt.*325. Suppoſe an Exchange to be Remitted unto mee by *Factor*, or *Correſpondent*, for Company accompt, and I receive the mony preſently; How?

Anſw. Caſh Debitor to *Factor*, or *Correſpondent*; being $\frac{3}{8}$ for *Partner*, and $\frac{5}{8}$ for *My ſelfe*, for the received value.

Secondly, Partner HIS accompt BY ME *in Companie*, Debitor to Partner HIS accompt of *Ready-monie*, for *His* part of the received ſumme.

Remitted to mee at uſance.

*Queſt.*326. Suppoſe an Exchange to be Remitted unto mee by *Factor*, or *Correſpondent*, for Company accompt; payable at uſance (not yet expired) or at ſome daies ſight, being this day accepted; How?

Anſw. The *Accepting-man*, Debitor to *Factor*, or *Correſpondent*, being $\frac{3}{7}$ in Company for *Partner*, and $\frac{4}{7}$ for *My ſelfe*, for the accepted value.

*Queſt.*327.

*Queſt.*327. Suppoſe the *Time of Acceptance* be expired, and I receive the mony; How? The Acceptance time expired.

Anſw. Caſh Debitor to the *Accepting-man*, for the received value.

Secondly, And for each parcell of received mony, as well in the 235. Queſtion, as now for this;

Enter

Partner His accompt By Mee *in Companie*, Debitor to Partner His accompt of *Ready-monie*, for *His* part of the received ſumme; as is inſtanced in the precedent 323. and 325. Queſtions.

Returnes in Wares *from* Factor, *or* Correſpondent.

Wares received as Returnes.

*Queſt.*328. Suppoſe that *I receive Wares* from *Factor*, or *Correſpondent*, for Company accompt; which Wares I am to ſell here againe for Companies uſe, upon the which I pay charges: How? Charges paid by me at the *receit of Wares*, as Returnes.

Anſw. Wares in Company, being $\frac{5}{9}$ for *Partner*, and $\frac{4}{9}$ for *My ſelfe*, Debitor to *Edward Denis*, *Factor* for *Partner* and *My ſelfe*, for the received value.

Secondly, Wares in Company (as above) Debitor to Caſh, for charges of the ſame.

Thirdly, Partner His accompt of *Ready-monie*, Debitor to Partner His accompt By Me *in Companie*, for his $\frac{5}{9}$ of the charges paid out by mee.

*Queſt.*329. Suppoſe that I ſell thoſe Company Wares; How? Company *Wares ſold*, being Returnes.

Anſw. See the 318. 319. 320. and 321. parcell of this Booke.

*Queſt.*330. Suppoſe that I deliver thoſe Goods, or part of them, to my *Partner*, in part of His Stocke; How? Returnes delivered to my *Partner*, in part of His Stocke.

Anſw. Partner His accompt of *Ready-monie*, Debitor to *Wares in Companie*, being $\frac{1}{2}$ for *Partner*, and $\frac{1}{2}$ for *My ſelfe*, for the whole value.

Secondly, Partner His accompt By Me *in Companie*, Debitor to Partner His accompt of *Ready-monie*, for the value delivered to him.

*Queſt.*331. Suppoſe I pay *Charges* at the delivery of thoſe Goods to my Partner; How? Charges *paid by mee*, upon Goods ſent to my Partner.

Anſw. Partner His accompt of *Ready-monie*, Debitor to *Caſh*, for the charges paid by mee.

And thus much of Stocke In My Administration, being that which was promiſed To Mee: Reſteth now to ſpeake of

Stocke *promiſed* By Mee, *to be paid preſently.*

I promiſe a Stocke to others.

My Promiſe booked.

Queſt. 331. How ſhall I booke the *Stocke* that *I promiſe another man*, to bring into His Company?

Anſw. Edward Denis My accompt By Him *in Companie*, Debitor to *Edward Denis* My accompt of *Ready-monie*, for *My promiſed* value, becauſe he may *demand* the ſame preſently.

My promiſed Stocke paid by an Aſsignment.

Queſt. 332. Suppoſe I pay in My *promiſed monie* by an Aſſignment upon *Robert Fauſeburie*; How?

Anſw. Partner My accompt of *Ready-monie*, Debitor to *Robert Fauſeburie*, for the value of my Aſſignation.

My promiſed Stocke paid in at Pay-daies.

Queſt. 333. Suppoſe that I am to bring in My promiſed Mony, at foure Pay-daies; How;

Anſw. Partner My accompt By Him *in Companie*, Debitor to Partner My accompt of *Time*, for the value of the promiſed mony.

A Pay-day expired.

Queſt. 334. Suppoſe the *firſt Pay-day* to bee expired this preſent day; but my Partner calleth not for the mony, nevertheleſſe I will paſſe it to its Proper place; How?

Anſw. Partner My accompt of *Time*, Debitor to Partner My accompt of *Ready-monie*, for the value now expired. See the 299. Queſtion of this Booke.

My Pay-daies payment made good by ſundry payments.

Queſt. 335. Suppoſe that my *Partner* ordereth *David Melis* to receive mony, unto whom I pay *part with Rix Dollers*, at 4 ß 8 *d*. which coſt mee but 4 ß 5 *d*. and for the remainer, *I Aſsigne him* upon *Robert Clifton*: How?

Anſw. Partner My accompt of *Ready-monie*, Debitor to *Caſh*, for the ſumme paid to *David Melis* by his appointment.

Secondly, Partner My accompt of *Ready-monie*, Debitor to *Robert Clifton*, for my Aſſigned value.

Thirdly, Caſh Debitor to Profit and Loſſe, for the advance mony.

A briefer way.

Queſt. 336. Is there not a more *Compendious* way to enter theſe precedent paſſages, for the mony that *I give forth* into Company?

Anſw. There is a briefer way, *by which theſe*, and the like paſſages may be entred, by *Omitting the Booking* of ſuch Promiſes, *untill I pay the monie really*.

Queſt.

*Queſt.*337. How muſt that be Journallized?
Anſw At the reall payment I am to enter,

Partner My accompt By Him *in Companie*, Debitor to { Caſh, for the mony paid. / The paying { Man. / Matter.

*Queſt.*338. Suppoſe I pay 200.*£*. to my *Partner*, to bee imployed By Him for the benefit of the Company; by the which He (according to our agreement) is to adjoyne 200.*£*.more; How? Paid upon equall ſhares.

Anſw. The very ſame words that are in the *next precedent* Anſwer, are a complete Solution to this Queſtion; and therefore I omit the enterance here.

*Queſt.*339. Suppoſe that there is Gaines For Me in my Partners hands, by meanes of his vigilancie in the buſineſſe; How? Gaines by my Partner, for mee.

Anſw. Partner My accompt By Him *in Companie*, Debitor to Profit and Loſſe Proper, for my part of the advance by him.

*Queſt.*340. Suppoſe that your *Partner*, at the End of your Companie Trading, *repayeth backe both Principall* and Gaines; How? Principall and Gaines paid me backe by My Partner.

Anſw. Caſh, Debitor to Partner My accompt By Him *in Company.*

And thus much in briefe of the three accompts mentioned before the 28. Queſtion in this Booke, being

Proper — } / Factorage } Accompts. / Company }

And ſo I paſſe forwards to ſome lively Inſtances for further Practice, in forme of a *Merchants Daily Waſte-booke.*

THE

N L

Whipsy a Cundum rebound a tamentulo me
Significandum meis Lapidibus Sive Jethro
Giggers Et Crampers a mihi Nathaniel umpier,
Chinemia telo a meto Significat Barel of Gumpers
fen telo Excipe meto Knuckle le down e Barolo
Sarcofanti Eucristi

BRITISH
12 SE 1913
MUSEUM

THE APPRENTICES Time-Entertainer, ACCOMPTANTLY:

CONTAINING,

Two hundred and thirty lively Inſtances, for further Practice; in forme of a Merchants WASTE-BOOKE.

Compiled by RICHARD DAFFORNE; Practitioner, and Teacher of the ſame in Engliſh, or Dutch; reſident in Abchurch-Lane, towards Lumbard-ſtreet.

Erbarenheyt, Leer't.

If any Juvenall or Mome; diſlike my way, or it defame:
A fitter of him let be ſhowne; my mind doth ſtill at better aime.

LONDON,
Printed by R. YOUNG, for *Nicolas Bourne*, at the South-Entrance of the Royall-Exchange, 1640.

To the Studious Youth.

VIGILANT LEARNER,

MAns Apprehenſion is daily illuſtrated by Exerciſe: This hath induced mee, to preſent unto your view ſome lively Inſtances, for your further practice, in forme of a Merchants Waſte-book. Ruminate therefore (I pray you) upon the precedent Three hundred and fortie Queſtions, with their Anſwers: And make your ſelves familiar with the next following RULES OF AIDE; being thirty Debitors, with as many Creditors: then ſhall you be led (as by the hand) to the Debitors and Creditors of the Waſte-booke parcells, annexed to the Rules of Aide, containing with their two Ballances, two hundred eight and twenty Journall entrances of choice Varieties. The which being courteouſly entertained, will be Allurements (for the generall good of this my Nation, which is the ONELY MOTIVE of theſe Preſentations) to perſevere in other paſſages, entended by

Your Well-willer to the Arts,

RICHARD DAFFORNE;

Reſident in Abchurch Lane, towards Lumbard-ſtreet.

THE RULES OF AIDE.

TO have Accompts kept in a *Methodicall Decorum*, as well at the *Beginning*, as alſo in the *Proſecution* of the ſame; it is very requiſite for a man to take an *Inventorie*; to ſee what he HATH, and what hee OWETH, to the *End* hee may know what the ſumme of his *Proper Eſtate* is.

An Inventorie hath two head Branches.

NAMELY,

Stockes { Increaſing / Decreaſing } Improperly. See the eighth Queſtion of this Booke.

Stockes increaſing have three members.

The firſt is of the

Ready money which we have at the taking of our Inventorie.

The ſecond is of the

Commodities remaining unſold for *Proper accompt*. Under this *ſecond Member* is included ——*Houſes*, ——*Land*, ——*Rents*, ——*Legacies*, ——*Shipſparts*;

AS ALSO

Wares unſold for ——*Factorage* —— or *Company* accompts;

AND LIKEWISE

Thoſe that were formerly *ſhipt* unto another *Towne*, or *Land*, being as yet unſold for *Proper*,—— *Factorage*,—— or *Company* accompts.

The third is of the

Debts due to us from others; and theſe againe may be compriſed in

1. *People* unto whom we have formerly ſold any Commodities; —— or, that have promiſed us payment of *accepted Exchanges*; or the like.
2. *Factors* }
3. *Maſters* } that have not (as yet) given us full ſatisfaction.
4. *Partners* }

5. *Wares*, that we have received to ſell for *Factorage* or *Company* accompts; upon the receipt of which *Wares*, we have paid charges: and the accompt of theſe *Goods* is not yet finiſhed.

Stockes decreaſing hath one Member, conſiſting

Partly in——*Debts due to others* —— from us; —— as alſo, ——for unſold *Wares* in *Factorage*, ——or *Company* accompts: the Provenue of which I have not (as yet) made good to the *Owners* accompt; becauſe they are not all ſold: therefore I omit the *tranſ-ferring* of the ſold part.

The Particulars are compriſed in *Debt-demanders*, and may be

1. *People* of whom we formerly have bought any Commodities; or, whoſe Bills we have accepted, and promiſed payment.
2. *Factors*
3. *Partners* } unto whom (as yet) we have not given full content.
4. *Maſters*
5. *Wares*, whereof onely part are ſold, and thoſe either for *Factorage*, or *Company* accompt.

Now follow the 60. Rules of Aide, depending upon the Premiſes.

The Debitors *in the Rules of Aide.*	*The* Creditors *in the Rules of Aide.*
1. The monie that we have at the taking of our Inventorie, is entered by the name of Caſh—— ——*Debitor.*	1. Stocke—— ——*Creditor.*
2. The Commodities that are remaining unſold in the Ware-houſe—— ——*Debitor.*	2. Stocke—— ——*Creditor.*
2. The Commodities *formerly ſhipt* unto another *Land*, or *Towne, to be ſold* for *Proper*, or *Company* accompt; whereof *all*, or *part* of them are *yet unſold*, *Voyage to Roan*, conſigned to *Jean du Boys*—— ——*Debitor.*	2. Stocke—— ——*Creditor.*
2. The *Houſes*, *Lands*, *Rents*, *Legacies*, *Shipſ-parts*; each name ſeverally——*Debitor.*	2. Stocke—— ——*Creditor.*

3. People

3. People of whom wee ought to have; each name severally ——— ———*Debitor.*

4. Stocke——— ———*Debitor.*

3. Stocke——— ———*Creditor.*

4. People unto whom *we owe*, each name severally——*Creditor.*

Of Traffickes Continuance.

5. When we BUY Wares for *our owne accompt*, and book them instantly upon an accompt of Commodities in our Leager; whether we pay *present mony*, or NOT, the entrance is all as one:
In-bought Wares——*Debitor.*

5. Cash, if *we make present* payment, is——— ———*Creditor.*

5. The *Selling Man*, if *we make not* present payment, is *Creditor.*

6. When we BUY Wares *for another mans accompt*, and send them unto himselfe; or *to another by his order*: whether we pay for them *presently*, or NOT; the enterance must be,
The man *for whose accompt* we bought, and sent them, is
For Wares and Charges—*Debitor.*

6. Cash, if *we make present payment*, is for Principall and Charges——— ———*Creditor.*

6. The *Selling Man*, if wee make not present payment, is *Creditor.*

6. Cash for the Charges—*Creditor.*

7. When we SELL Wares for *Proper*, *Factorage*, or *Company* accompt; and receive the *monie* presently: *then is*
Cash——*Debitor.*

7. The Wares that *go from us*, (whether for *Ready monie*, or *Time*) are ——— ———*Creditor.*

8. When we SELL Wates for *Proper*, *Factorage*, or *Company* accompt; and *receive* NOT the *monie* untill some *Dayes*, *Weekes*, or *Monaths*, after the date of the sale; *then is*
The Trading man——*Debitor.*

8. The Wares that *go from us*, for *Proper*, *Factorage*, or *Company* accompt, are——*Creditor.*

These

Theſe foure laſt precedent parcells may be compriſed more compendiouſly, as is inſtanced in the ſubſtance of this ninth Rule.

9. Whatſoever *commeth unto us*, whether *Money*, or *Wares*; for *Proper*, *Factorage*, or *Company* accompt, *the ſame* is—— ——*Debitor.*

9. Whatſoever *goeth from us*, whether *Money*, or *Wares*, for *Proper*, *Factorage*, or *Company* accompt, *the ſame* is—— ——*Creditor.*

10. Whoſoever *promiſeth* to us, the *promiſing* man is—*Debitor.*

10. Unto whom wee *promiſe*, the *promiſed* man is—*Creditor.*

Of Payments, and Receits of money.

11. Unto whom wee pay (*Mony*, *Wares*, *Exchanges*, or *Aſſignation*) for his owne accompt; That man is——*Debitor.*

11. Of whom wee receive (*Monie*, *Wares*, *Exchanges*, or *Aſſignation*) for *his owne accompt*, That man is——*Creditor.*

12. Unto whom wee pay (*Monie*, *Wares*, *Exchanges*, or *Aſſignation*) for *another mans* accompt; The man *for whoſe accompt* we pay, is—— ——*Debitor.*

12. Of whom wee receive (*Monie*, *Wares*, *Exchanges*, or *Aſſignation*) for *another mans* accompt; The man *for whoſe accompt* we receive, is——*Creditor.*

An Explication concerning Aſſignations.

13. If wee deliver *an Aſſignation* unto any one (whether it be our owne, or *not*) for the uſe of another man;

The man, *for whoſe accompt* we deliver that Aſſignation in payment, is—— ——*Debitor.*

13. Whoſoever *delivereth* an Aſſignation *unto us*, upon any man; or, unto *any other* for our uſe, being for *his owne* accompt; The delivering man is——*Creditor.*

OR,

13. Upon whom *I deliver mine* Aſſignation, to be paid by him, *for his owne accompt*; The paying man, is——*Creditor.*

OR,

13. Whoſoever (to accommodate me) payeth *mine* Aſſignation; The Accómodating man is—*Creditor*

Of

Of Intereſt-money taken, and given forth.

14. When *we* take up *mony* at Intereſt, receiving the ſame preſently, then is
Caſh for the Principall—*Debitor.*
Intereſt-reckoning } for the
OR, } Inte-
Profit and loſſe— } reſt mony———— *Debitor.*

14. Of whom wee take up *monie at Intereſt*, receiving the ſame preſently, *then is*
The *Delivering-man* for Principall, and Intereſt-mony *Creditor.*

15. Unto whom we deliver *monie* at Intereſt, paying the ſame preſently; then is
The *Taking-man* for Principall, and Intereſt monie—*Debitor.*

15. Caſh, for the Principall———— *Creditor.*
Intereſt-reckoning } for the
OR, } Intereſt
Profit and loſſe— } monie—*Creditor.*

16. When any man hath a *principall of ours* in his hands, which *debt is due*, and hee detaineth the ſame ſome moneths after it is due; then is
The *detaining-man* for Intereſt only——*Debitor.*

16. When we have a *Principall of any mans* in our hands, which is *expired* to be paid; and we detaine it ſome moneths after it is due; then is
The man to whom the Principall belongeth, for the Intereſt onely———— *Creditor.*

Of Commodities ſhipt, and Advice of their ſales; with the dependances thereof.

17. When *we*, or any *other man* for us, ſendeth commodities to *another Land*, or *Towne*, to be ſold for *Proper*, or *Company* accompt; *then is*,
Voyage to ſuch a place conſigned to ſuch a man——*Debitor.*

17. When *we* receive advice from our *Factor*, that *thoſe ſent* Commodities; or *part of them*, are ſold, or loſt; *then enter*
Voyage to ſuch a place conſigned to ſuch a man——*Creditor.*

18. When we pay *Cuſtome*, *Inſurance*, or other Charges, at the ſending of *thoſe Commodities*; then is,
Voyage to ſuch a place conſigned to ſuch a man——*Debitor.*

18. Caſh———— *Creditor.*
OR
18. Charges of Merchandiſing———— *Creditor.*

19. When wee cauſe the *ſent Goods* to be *Inſured*, but wee pay NOT the ſame preſently; then is
Voyage to N.N. conſigned to N.N. —— —— ——*Debitor.*

19. The *Inſurer* is——*Creditor.*

20. When wee *Inſure* any mans *ſent Commodities*, and *receive* the monie preſently; then is
Caſh—— ——*Debitor.*

20. Inſurance-reckoning—*Creditor.*
OR,
20. Profit and Loſſe——*Creditor.*

21. When wee *Inſure* any mans *ſent Commodities*, and receive NOT the monie preſently; then is
The man *for whoſe accompt* they were Inſured—— ——*Debitor.*

21. Inſurance-reckoning—*Creditor.*
OR,
21. Profit and Loſſe——*Creditor.*

22. Having advice that my *ſent Inſured Goods*, (*Inſurance not payd for*) are well arrived at the place unto which *I ſent them*; and I give the *Inſurer* content; then is
The *Satisfied* man, or *Inſurer*—— —— ——*Debitor.*

22. The *Paying-man*, if paid by Aſsignment——*Creditor.*
OR,
22. The *Paying-matter*, if paid with Wares that ſtand in our Leager——*Creditor.*
OR,
22. Caſh, if paid in mony.—*Creditor.*

23. When I *receive advice* that *another mans* Goods formerly *Inſured by me*, are *caſt away* at Sea; either *in part*, or *whole*; and *I pay* for the ſame upon the advice; then is
Inſurance-reckoning—*Debitor.*

23. The *Paying-man*, if by Aſsignement—— ——*Creditor.*
OR,
23. The *Paying-matter*, if paid with Wares that ſtood in our Leager——*Creditor.*
23. Caſh, if paid with mony *Creditor.*

24. When I *receive advice*, that the Goods *formerly ſhipt* to Sea, by another man for *his owne* accompt; and *then Inſured by mee*, are caſt away, in *part*, or *whole*, but (as yet) I pay *not the Owner* for them; then is,
Inſurance-reckoning—*Debitor.*
OR,
Profit and Loſſe——*Debitor.*

24. The man *for whoſe accompt* the ſame were by mee Inſured—— ——*Creditor.*

25. Having

25. Having *advice* that the formerly *ſent Goods* for *Proper*, or *Company* accompt (*but not then Inſured*) are loſt *in part*, or *whole*; then enter

Profit and Loſſe — { Proper ——— *Debitor.* / OR, / in Company — *Debitor.* }

OR THUS,

Suppoſe that *thoſe formerly ſhipt Goods* (but now loſt) were *Inſured* at the ſending; and therefore the *Loſſe* of them is made mee

Good { preſently; *then is* Caſh *Debitor.* / not preſently; *then is* The Inſurer —— *Debitor.* }

25. Voyage to ſuch a place, conſigned to ſuch a man;

for { Proper — / Company } accompt-*Creditor.*

25. Voyage to ſuch a place, conſigned to ſuch a man;

for { Proper — / Company } accompt-*Creditor.*

Of Commodities ſold, and Returnes for the ſame.

26. When we *receive advice* from our Factor, that the *former ſhipt Wares*, or, *part of them* are ſold; for *Proper*, or *Company* accompt; then enter

Factor at ſuch a place, for *Proper*, or *Company* accompt *Debitor.*

26. When we receive RETURNES from our *Factor* in *Wares*, or *Mony*, for *Proper*, or *Company* accompt, in *lieu* of thoſe *ſold Commodities*; then enter

Factor that *payeth us*, or that *cauſeth us to be paid*, for *Proper*, or *Company* accompt-*Creditor.*

Of Exchanges

Drawne upon mee.

27. When my Factor *draweth an Exchange* upon mee, for MY accompt; for HIMSELFE, for COMPANY, or, for ANOTHER MAN; then enter

The { *Drawing-man* whether for { My ſelfe / Compa. / Himſelf } / Man *for whoſe accompt* the ſame was drawne } *Debitor.*

Drawne by mee.

27. When I draw an *Exchange* upon my Factor, for MY accompt; for COMPANY, for HIMSELFE, or, for ANOTHER MAN; then enter

The man { *upon whom* I draw for { My ſelfe / Company / Himſelfe } / For *whoſe accompt* I draw } *Creditor.*

Of Exchanges

Remitted by mee.

28. When I (or any other by *my* order) remit an Exchange unto my Factor, for MY accompt, for HIMSELFE, for COMPANY, or, for ANOTHER MAN; then is

The { Factor, *or* man to whom it is remitted for / Man for *whose accompt* it is remitted } { My selfe / Compa. / Himself } *Debitor.*

29. When *we lose* by Gratuities *given away*; whether *great or small*, or howsoever; then is

Profit and Losse——*Debitor.*

OR,

When *we lose* by the sales of any *Commodities*, *Bankrouts*, *Exchanges*, *Interests*, *Insurances*, or, whatsoever may be termed *Losse*; then is

Profit and Losse——*Debitor.*

30. When at the *Ballancing* of our Bookes, we find *money* resting in the House;

OR,

Wares remaining unsold

In our { Owne hands, / Factors hands.

OR THAT

Partners, Factors, & others, have not given us ful content;

Such *unsold Wares* in our owne hands.

OR,

Voyage for the *unsold Commodities*, in the hands of our Factors.

People and *Cash* are in the OLD, and will be in the NEW Bookes——— ——*Debitor.*

Remitted to mee.

28. When my Factor, or Correspondent remitteth an Exchange to me, for MY accompt, for HIMSELFE, for COMPANY, or, for ANOTHER MAN; then enter

The { Remitting man, for / Man for whose accompt it is remitted to mee } { My selfe. / Company / Himselfe. } *Creditor.*

29. When *wee gaine* by *Gratuities* received, whether great or small, or howsoever; then is

Profit and Losse——*Creditor.*

OR,

When wee *gaine* by *sales* of *Commodities*, *Exchanges*, *Interests*, or, whatsoever may be termed *Gaine*; then is

Profit and Losse——*Creditor.*

30. When at the *Ballancing* of our Bookes, wee find People, as

{ Factors, / Partners, or others, to whom we have not given full content.

Such *People* and *Stocke* (if our Estate stands well) are in the OLD, and will be in the NEW Bookes——— ———*Creditor.*

Concerning

Concerning theſe Articles of Aide, reade the 63. place in my *Merchants-Mirrour*, but more eſpecially of this laſt 30. Aide; there is a large and ample explication of the ſame in the 217. place, including the 242. place of the Ballance.

Other Writers abbreviate theſe Rules; of which I will enter two—and firſt of *Johannes Buingha* in his book printed in *Anno* 1627. his words are theſe in folio 14.

The chiefeſt *Debitors* and *Creditors* in all Book-keeping, are contained in theſe Rules.

Who the Debitor *is, or oweth.*	Is *Debitor.*	*Who the* Creditor *is, or muſt have.*	Is *Creditor.*
1. What we have		1. Whence it ariſeth	
2. Whoſo receiveth		2. Whoſo giveth out	
3. What we buy		3. Of whom we buy	
4. Unto whom we ſell		4. That which is ſold	
5 For whom we buy		5. They of whom we buy	
6. Whoſo muſt pay		6. They that muſt have	
7. For whom we pay		7. Wherewith we pay	
8. What we cauſe to be inſured		8. The Aſſuror	
9. For whom we inſure		9. Inſurance-reckoning	
10. Whither-wards we ſend		10. What we ſend away	
11. That which is gained upon		11. That by which is loſt	
12. Profit and Loſſe		12. Profit and Loſſe	

Jacob vander Scheure in his book printed in *An.* 1634 writeth theſe words:

To enter arightly *Debitors*, and *Creditors* of them, that ought to be, then muſt theſe enſuing brief Rules be entertained, or remembred by heart.

Debitor is alwaies	*Creditor* is alwaies
1. What we have	1. Whence it ariſeth
2. Whoſoever receiveth	2. Whoſo giveth out
3. What we receive	3. What we deliver out
4. What we obtaine	4. Of whom we obtaine
5. What we enter upon to inherit-	5. What we eſtrange, or diſ-inherit
6. What we buy	6. What we ſell
7. To whom we deliver any thing-	7 What we deliver
8. To whom we ſell (the monie not being preſently paid to me	8 Of whom we buy (the mony not being preſently paid by me
9. Whoſoever muſt pay to us	9. Unto whom we muſt pay
10. Whither-wards we ſend	10. What we ſend away
11. That upon which we gaine	11. That by which we loſe
12. Profit and Loſſe	12. Profit and Loſſe

Here you may plainly ſee the *agreement* and *diſ-agreement* between theſe *two* Writers; but whether the *latter* be an Imitator of the *firſt*, or not, that I leave to the judgement of the judicious Reader.

	£	ß	₰

Title.

1. *Of the Readie monie that we have, when we begin to trade; or at the Conclusion of our former Booke.*

1. When I left my former kind of Book-keeping, and intended to frame my Accompts after the (so termed) Italian manner; then I took a Survey of my whole Estate, and found my private Leager-Cash, and Cash-book to agree; out of the which I have brought into this booke for my Trafficke, the summe of—— —— —— —— 1768 15 .9

2. *Of Wares, Houses, Ships-parts, and the like.*

2. I have 200. peeces of Cloth-Rashes remaining unsold, which cost me 6. £. 10. ß. *per* peece, is—— —— —— —— —— 1300 — —

3. More; I have a house called the White-Horse, standing in Lumbard-street, whose Principall, with a Legacie that is to be paid out of the same, cost mee—— —— —— —— —— —— 2340 — —

4. More—I have a Share in the good Ship called the Speedwell of London, Master of the same for this present Voyage to the Canaries is *James Port*; my $\frac{2}{32}$ part cost—— —— —— —— —— .450 — —

3. *Of Debitors.*

5. *Allert Allerton* at Lisborne hath sent mee an Accompt, dated the 28. of November last; wherein is due to mee in Ready-monie 681. 11 960. Reaze, proceeding from the Sales of severall Wares for my use; Exchange at 20. Reaze for 3. pence, is—— —— —— —— .246 .4 .6

Title.

1. Of the Ready monie, &c.

	£	ß	₰
1. £.1768.15.ß.9 ₰. Brought out of my private Estate this day;——; for Trafficke occasions, as by the agreement between that Leager-Cash, and Cash-Booke appeareth, the summe which I make manifest here, is——	1768	15	.9

2. Of Wares, Houses, &c.

2. £.1300.—.—.₰. For 200. peeces unsold——which cost mee 6.£.10.ß. *per* peece——	1300	—	—
3. £.2340.—.—.₰. For Principall with a Legacie;——; that is to be paid out of the said House, standing in Lumbard-street; producing both——	2340	—	—
4. £.453.—.—.₰. For my ⅔ part thereof;——; *James Port* being Master for this present Voyage to the Canaries; the cost is——	.450	—	—

3. Of Debitors.

5. £.426. 4.6.₰. due to mee, Reaze 681.U 960. as appeareth by an Accompt sent mee; dated the 28. of November last, proceeding from the sales of severall Wares for my use; Exchange at 20. Reaze for 3. prince, is——	.426	.4	.6

	£	ß	₰
6. *Bartell Bartelſon* of Norwich hath delivered mee his Bond, proceeding from Commodities formerly ſold to him, due the 27. of April, 1640. being——	200	—	—

4. *Of Debt Demanders.*

7. *Conrade Criſpian* at Plymouth, hath a Bill of mine; being for Goods formerly bought of him, due the 27. of March, 1640.——	77	11	9

5. *To enter a Legacie due to another from mee.*

8. *David Darling* hath a yearly Legacie of 20. £. out of the Houſe called the White-Horſe, ſtanding in Lumbard ſtreet; due the 26. of June next, to be releaſed after 17. yeares purchaſe; the chiefe ſumme and rent produceth——	340	—	—

Here endeth the Inventorie; Now follow the Traffick paſſages.

The 5. day of January, 1639.

6. *Wares bought for Ready-money; and paid preſently.*

9. Bought of *Thomas Coſter* 4. Barrells of Couchenell Meſteca, of N°. Weight, and Price, as followeth: N°. 540. ℔. 212. tarr. 18. 537. ℔. 199. tarr. 14. 530. ℔. 198. tarr. 13. 520. ℔. 195. tarr. 11. Poiz 804. ℔. tarr. 59. ℔. Netto 748. ℔. at 42. ß. each pound; my payment is——	1570	16	—

7. *To*

	£	ß	₰
6. £.200.—.—.₰. for his Bond, due the 27. of April;——; next, delivered to me proceeding from Commodities formerly sold to him, being—— —— —— —— —— —— —— ——	.200	—	—

4. *Of Debt Demanders.*

7. £.77.11.9.₰. for my Bill, due the 27. of March;——; next, delivered for Goods formerly bought of him, producing—— ——	.77	11	.9

5. *To enter a Legacie due, &c.*

8. £.340.—.—.₰. for a Legacie due the 26. of June;——; next, out of the House called the White-Horse, standing in Lumbard street; to be released after 17. yeares purchase; the chiefe summe and rent produceth—— —— —— —— —— —— ——	340	—	—

Here endeth the Inventorie; Now follow the Traffick passages.

The 5. day of January, 1639.

6. *Wares bought for Ready-money, &c.*

9. £.1570.16.—.₰. for 4. Barrells, poize 748. ℔.——; bought of *Thomas Coster*, whose No. Weight, and Price, are as followeth:			
No. 540. ℔. 212. tarr. 18. / 537. ℔. 199. tarr. 14. / 530. ℔. 198. tarr. 13. / 520. ℔. 195. tarr. 11. } Poiz 804. ℔. tarr. 59. ℔. Netto 748. ℔. at 42. ß. each pound; my payment is—— ——	1570	16	—

	£	ß	₰

7. *To enter a Legacie due to me from another.*

10. There is a Legacie of 10 £. yearly, now given mee out of the Houſe the Emperour, ſtanding in Cheapſide; payable by *Evert Evertſon*, due the 24. of June next, to be releaſed after 18. yeares Purchaſe; the chiefe ſumme and rent is—— —— —— —— 190 — —

The 13. *day of January*, 1639.

8. *Wares ſold for Ready-monie, and preſently received.*

11. Sold unto *William Penſard* 16. peeces of Cloth-Raſhes, at 8. £. *per* peece; my receit is—— —— —— —— —— —— 128 — —

9. *Wares bought to be paid by mee upon Demand.*

12. Bought of *Francis Frenſey* 210. peeces of Exeter Wares, to pay upon Demand.

30. White Sayes——	—at 76. ß. *per* peece	—£. 114	—.—
60. Broad Perpetuanes	—at 78. ß. *per* peece	—£. 234	—.—
70. Sempetranes——	—at 80. ß. *per* peece	—£. 280	—.—
50. Dito—— ——	—at 90. ß. *per* peece	—£. 225	—.—

853 — —

10. *To enter the mans Rent that dwelleth in my Houſe.*

13. Dito *Francis* dwelleth in the Houſe called the White-Horſe; his Rent will be due the 12. of February next, producing yearly—— 60 — —

11. *Wares*

	£	ß	₰

7. To enter a Legacie, &c.

10. £ 190.—.—.₰. for a Legacie, due the 24. of June;—; being now given me out of the House called the Emperour, standing in Cheapside; the same he may release at 10. £. yearly after the rate of 18. years Purchase; the chiefe summe and rent is—— —— —— —— —— 190 — —

The 13. day of January, 1639.

8. Wares sold for Ready-monie, &c.

11. £. 128.—.—.₰. for 16. peeces sold;——; to *William Pensard* at 8. £. *per* peece; my receit is—— —— —— —— —— —— 128 — —

9. Wares bought, &c.

12. £. 853.—.—.₰. for 210. peeces upon demand;——; the bought particulars are as followeth,

30. White Sayes——	—at 76. ß. *per* peece——	£. 114—.—	
60. Broad Perpetuanes—	at 78. ß. *per* peece——	£ 234—.—	
70. Sempetranes——	—at 80. ß. *per* peece——	£. 280—.—	
50. Dito—— ——	—at 90. ß. *per* peece——	£. 225—.—	853 — —

10. To enter the mans Rent, &c.

13. £. 60.—.—.₰. for Rent due the 12. of February next;——being yearly—— —— —— —— —— —— —— —— 60 — —

	£	ß	₰
11. *Wares sold to be paid unto me upon demand.*			
14. Sold unto *Francis Frenſey* 39. peeces of Cloth-Raſhes, to pay upon demand, amounting at 8. £. 5. ß. *per* peece, unto —— ——	321	15	—
12. *To change away money for other money, advancing thereby.*			
15. Delivered to *David Darling*, againſt other monie, 700. Ricks Dallers, at 4. ß. 7 ₰ *per* peece, which coſt me but 4. ß. 5. ₰. the difference at 2. ₰. *per* peece, is —— —— —— —— —— ——	5	16	8
***The* 3. *day of February*, 1639.**			
13. *Wares bought, paying part Ready-monie, the remainder to ſtand out ſome time.*			
16 Bought of *Conrade Criſpian* 250. Cloth-raſhes, at 6. £ *per* peece, paying part in hand; and part to ſtand out for 6. moneths, the whole ſumme is —— —— —— —— —— —— —— ——	1500	—	—
17. Whereof I pay him now in part, the ſumme of —— —— ——	500	—	—
***The* 12. *day of February*, 1639.**			
14. *To aſſigne a Debt-Demander upon a Debitor, allowing Intereſt to the paying man.*			
18. I have delivered mine Aſsignation unto *Francis Frenſey*, in part payable by *Bartell Bartelſon*; the ſumme being —— —— ——	200	—	—

19. So

	£	ß	d
11. *Wares sold to be paid, &c.*			
14. £. 321. 15. —. d. for 39. peeces to pay upon demand; ——; amounting at 8. £. 5. ß. *per* peece, to —— —— —— —— ——	321	15	—
12. *To change away money, &c.*			
15. £. 5. 16. 8. d. for advance of 700. Dallers; ——; exchanged for other monie, at 4. ß. 7. d. *per* peece, which cost mee but 4. ß. 5. d. the difference at 2. d. each peece, is —— —— —— —— ——	5	16	8
***The* 3. *day of February*, 1639.**			
13. *Wares bought paying part, &c.*			
17. £. 1500. —. —. d. for 250. peeces, part at 6. moneths; ——; the whole at 6. £. *per* peece, amounteth to —— —— —— —— ——	1500	—	—
17. £. 500. —. —. d. paid him now in part; ——; the summe of ——	500	—	—
***The* 12. *day of February*, 1639.**			
14. *To assigne a Debt-Demander, &c.*			
18. £. 200. —. —. d. ordered *Francis* to receive of *Bartell* ——	200	—	—

	£	ß	d
19. So that the said *Bartell Bartelſon* payeth this 200. £. for mee 2½ moneths before his time; Intereſt for the ſame at 8. *per Centum*, which I pay him in hand, is——	3	6	8

The 17. *day of February*, 1639.

15. *Wares ſold, receiving part by Aſſignment, the reſt to ſtand out for ſome time.*

20. Sold unto *Evert Evertſon* 95. peeces of Exeter Wares; part for monie, part for 6. moneths time;

15. White Sayes —— at . 87. ß. each —— £ 65. 5 — d.
30. Perpetuanes broad — at . 90. ß. each —— £ 135. — . — d
50. Sempetranes — — at 105 ß. each —— £ 262. 10. — d

95. peeces amount to——	462	15	—

21. In part whereof, I have ordered him to pay to *David Darling* the full payment of a Legacie, and Principall of the firſt of Januarie, now bought of him by agreement, producing—— | 332 | 10 | — |

22. So that I cauſe the ſaid *David* to be paid 4½ moneths before his time; Allowance for the ſame as by agreement, is—— | 7 | 10 | — |

The 21. *day of February*, 1639.

16. *Monie taken upon Intereſt, being received preſently.*

23. Received upon Depoſito of *Govert Golſton* 300. £. —— | 300 | — | — |

24. So that the Intereſt of the ſaid 300. £. at 8. *per Centum* for 3. moneths, produceth—— | 6 | — | — |

17. *To*

	£	ß	₰
19. £.3. 6. 8.₰. for Intereſt of 200.£. allowed *Bartell*;——; at 8.*per Centum*, paid him in hand, for paying two and ½ moneths before his time; the ſumme is—— —— —— —— ——	3	.6	.8

The 17 *day of February*, 1639.

15. *Wares ſold, receiving part, &c.*

20. £.462.15.—.₰. for 95 peeces ſold part on 6.moneths;—; The particulars and prices are as followeth;

15. White Sayes—— at .87.ß. each——£ 65. 5—₰.
30. Perpetuanes broad—at .90.ß. each——£ 135.—.—₰
50. Sempetranes— ——at 105.ß. each——£ 262.10.—₰

95. peeces amount to—— —— —— —— —— 462 | 15 | —

21. £.332.10.—.₰. for my Aſsignment;——; in part of the Stuffes, and in full of a Legacie, and Principall of the firſt of January, now bought of him by agreement, producing—— —— —— 332 | 10 | —

22. £.7. 10.—.₰. for allowance of 4½ moneths;——; paid him by agreement before his time; the ſumme is—— —— —— 7 | 10 | —

The 21. *day of February*, 1639.

16. *Monie taken upon Intereſt, &c.*

23. £.300.—.—.₰. received of him upon Intereſt;—;the ſum of— 300 | — | —

24. £.6.—.—.₰. being for 3.moneths allowance;——;of the 300.£. taken upon Depoſito, at 8.*per Cent.* is—— —— — 6 | — | —

17. *To*

	£	ß	d
17. *To take out of this booke of Trading some of mine owne Goods, and to dispose of them at my private pleasure.*			
25. Sold unto a private friend 2. Barrels of Couchenell Mesteca, at 6. moneth discount No. 530. ℔. 198. tarr. 13. 520 ℔. 195. tarr. 11. Poiz both ℔. 393. tarr. 24. Netto. 369. ℔. at 52. ß *per* pound, is-	959	. 8	—
26. So that the discount of this 959. £. 8. ß. at 8 *per Centum* for 6. moneths, produceth	36	18	—
The 27. day of January, 1639.			
18. *Money put forth upon Interest, and presently paid out of my private Estate, which I make manifest in the Booke of Trading.*			
27. Delivered out of my private Estate upon Deposito unto *Bartell Bartelson*, 700. £. which is with Interest at 8. *per Centum* for sixe moneths	728	—	—
19. *Money received of a Ship-master, for my part of the Ships Freight, or Advance.*			
28. *James Port*, Master in the good Ship called the Speedwell, is safe returned from the Canaries, of whom I doe receive for my $\frac{7}{32}$ part of Freight, all charges deducted, the summe of	45	. 7	. 6

20. *Wares*

	£	ß	₰

17. *To take out of this booke, &c.*

25. £ 959.8.—.₰. for 2. Barrels poiz 369. ℔.——sold to a private friend at 6. moneths discount; the particular weight and price is as followeth, N°. 530. ℔. 198. tarr. 13.
520. ℔. 195. tarr. 11.

Poiz both ℔. 393. tarr. 24. Netto. 369. ℔. at 52. ß *per* ℔. is—— 959 . 8 —

26. £ 36.18.—.₰. for 6. moneths discount of 959. £. 8. ß.——
at 8. *per Centum*, produceth—— —— —— —— —— —— 36 18 —

The 27. *day of February*, 1639.

18. *Money put forth upon Interest, &c.*

27. £ 728.—.—.₰. for 700. £. lent him 6. moneths;——; out of my private Estate at 8. *per Centum*, which is with Interest—— —— 728 — —

19. *Money received of a Ship-master, &c.*

28. £ 45.7.6.₰. for my $\frac{7}{32}$ part of Freight;——; received of *James Port*, Master, all charges deducted, the summe of—— —— —— 45 . 7 . 6

	£	ß	₰
20. *Wares ſold in Barter to rebate; againſt the which I receive other Wares and Monie.*			
29. Sold to *Govert Golſton* 250. Cloth-Raſhes in Trucke; upon 15. moneths rebate; amounting at 173. ß. *per* peece, to —— —— ——	2162	10	—
30. Againſt the which he delivereth mee 80. peeces of Durances, at 45. ß. *per* peece Ready-monie —— —— —— —— ——	180	—	—
31. More—130. peeces of Exeter Wares Ready-monie. 60. Perpetuanes broad—at 78. ß. *per* peece—£ 234.—.—.₰ 70. Sempetranes——at 80. ß. *per* peece—£ 280.—.—.₰	514	—	—
32. More—I receive of *Thomas Coſter* by his Aſsignment to cleare this Trucke—— —— —— —— —— —— ——	1271	18	2
33. So that the Diſcount for 15. moneths, at 8 *per Centum*, produceth—— —— —— —— —— —— —— —— —— ——	196	11	10
The 9. *day of March*, 1639.			
21. *How to enter the paſſages into our Booke, having a Caſh-keeper within doores; of which there ſhall be an accompt kept in this Book.*			
34. Received of my Caſheere for my generall occaſions—— ——	80	—	—
35. Paid by my Caſheere unto my wife towards Houſe-keeping—	10	—	—

22. *Of*

	£	ß	d
20. *Wares ſold in Barter, &c.*			
29. £ 2162.10.—.d. for 250. peeces ſold in Trucke;——; at 173. ß. *per* peece, on 15. moneths diſcount, the ſumme is—— ——	2162	10	—
30. £ 180.—.—.d. for 80. peeces Ready-monie;——; delivered mee in part of Barter, at 45. ß. *per* peece, is—— —— ——	180	—	—
31. £ 514.—.—.d. for 130. peeces Ready-monie;——; delivered mee in part of Barter, *viz.* 60. Perpetuanes broad—at 78. ß. *per* peece—£ 234.—.—.d 70. Sempetranes——at 80. ß. *per* peece—£ 280.—.—d	514	—	—
32. £ 1271.18.2.d. received by his Aſsignment;——; of *Thomas Coſter* to cleare this Trucke, the ſumme of—— —— ——	1271	18	2
33. £ 196.11.10.d. for the Diſcount of £ 1271.18.2.d.——; at 8. *per Cent.* for 15. moneths, is—— —— —— —— ——	196	11	10
The 9. *day of March*, 1639.			
21. *How to enter the paſſages, &c.*			
34. £ 80.—.—.d. received for my generall occaſions;——; of my Caſheere, the ſumme of—— —— —— —— ——	80	—	—
35. £ 10.—.—.d. paid my wife for Houſe uſe;——; by my Caſheere the ſumme of—— —— —— —— —— ——	10	—	—

	£	ß	d
22. *Of the entertaining of an Accomptant to keep my Bookes; and of the Entrance of his Wages.*			
36. Agreed this day with *Francis Frenſey* to write my Bookes; for the which he is to have yearly—— —— —— —— ——	100	—	—
37. In part of which Wages I pay him in hand—— —— ——	20	—	—
The 20. *day of March*, 1639.			
23. *Wares and Monie, bartred for other Wares, which I receive upon Rebate.*			
38. Received of *Herman Herberts* in Trucke, upon 17. moneths diſcount,			
60. Leeds Dozens——at 75. ß. *per* peece—£ 225.—.—.d			
60. Kerſies N°. A.——at 59. ß. *per* peece—£ 177.—.—.d			
60. Dito— N°. B.——at 63. ß. *per* peece—£ 189.—.—.d	591	—	—
39. Againſt the which I deliver to *Govert Garbrant* by his order, one Barrell of Couchenell Meſteca;			
N°. 537. poiz ℔ 199. tarr. 14. ℔. Nett. 185. ℔. at 52. ß. *per* ℔. Ready-monie, are—— —— —— —— ——	481	—	—
40. More—I aſsigne him in full to cleare this Trucke upon *Conrade Criſpian*, of whom he receiveth—— —— —— —— ——	49	16	9
41. So that the diſcount for 17. moneths, at 8. *per Centum*, produceth—— —— —— —— —— —— —— ——	60	3	3

	£	ß	₰

22. *Of the entertaining, &c.*

36. £ 100.—.—.₰. for one yeares wages, this day agreed;——; that he ſhall write my Bookes; the ſumme is—— —— —— 100 — —

37. £ 20.—.—.₰. for part paid him in hand by mee—— —— 20 — —

The 20. *day of March*, 1639.

23. *Wares and Monie, &c.*

38. £ 591.—.—.₰. for 180. peeces received in Barter;——; at 17. moneths diſcount, *viz.*

60. Leeds Dozens——at 75. ß. *per* peece—£ 225.—.—.₰
60. Kerſies N°. A.——at 59. ß. *per* peece—£ 177.—.—.₰
60. Dito— N°. B.——at 63. ß. *per* peece—£ 189.—.—.₰

591 — —

39. £ 481.—.—.₰. for 1. Barrell poiz 185. ℔. Nett.——; which I delivered by his order to *Govert Garbrant*; N°. 537. poiz ℔ 199. tar. 14. ℔. the Netto at 52. ß. *per* ℔. Ready-monie, is—— —— 481 — —

40. £ 49.16.9 ₰. for mine Aſsignation;——; delivered him upon Dito *Conrade*, to cleare this Trucke; of whom he receiveth—— —— 49 16 9

41. £ 60.3.3.₰. for the diſcount of 591. £.——; at 8. *per Cent.* for 17. moneths, is—— —— —— —— —— —— 60 3 3

	£	ß	₰

24. To ſhip, or ſend Goods unto another Towne, or Land, to be ſold for my accompt; and this ſending hath foure Conſiderations: and more then theſe doe not occurre in any ſhipping, but they are all included under one of theſe paſſages.

1. Of Wares ſhipt away, that ſtand in my Leager.

42. Shipt to Amſterdam 130. peeces of Exeter Wares, in the Faulcon of London, Maſter thereof is *William Tatum*; the ſame I have conſigned to *John Jacobſon Vinck*, to be ſold for my accompt, *viz.*

70. Sempetranes — at 80. ß. is — £ 280. — . — . ₰
60. Perpetuanes — at 78. ß. is — £ 234. — . — . ₰

514 — —

2. Of Wares bought with Ready-monie, and ſhipt away; but are not entred into my Leager upon an accompt of Commodities.

43. Bought of *Jacomo Marino* 30 great peeces of Engliſh Tin, poiz with each other 90. C. The ſame I have ſhipped — By — and Unto, as above; to bee ſold for my accompt, my Caſheers payment at 5. £. 12. ß. *per Cent.* is — — — — — — — —

504 — —

The 31. day of March, 1640.

3. Of Wares bought at Time, and ſhipt away, but are not entred into my Leager, upon an Accompt of Commodities.

44. Bought of *David Darling* 10. Bales of Pepper, poiz Nett. 3280. ℔. the ſame I have ſhipt to Hambrough by Shipper *Jaques Snell*, and conſigned to *John van Eſſen*; to be ſold for my accompt, producing at 27. ₰. *per* ℔. upon 4. moneths time unto — — — — —

369 — —

4. Of

	£	ß	₰

24. *To ſhip, or ſend Goods to, &c.*

1. *Of Wares ſhipt away, &c.*

42. £ 514.—.—.₰. for 130 peeces ſhipt by *William Tatum*;——; Maſter in the Faulcon of London, to be ſold for my accompt. *viz.*
70. Sempetranes—— at 80. ß. is—— £ 280.—.—.₰
60. Perpetuanes—— at 78. ß. is—— £ 234.—.—.₰ — 514 — —

2. *Of Wares bought with, &c.*

43. £ 504.—.—.₰. for 90. C. of Engliſh Tin;——; being 30. great peeces; ſhipt by *William Tatum* to the ſaid *Jacob*, to ſell for my accompt; my Caſheers payment at 5. £. 12. ß. *per Cent.* is—— —— — 504 — —

The 31. *day of March*, 1640.

3. *Wares bought at Time, &c.*

44. £ 369.—.—.₰. for 10. Bales of Pepper, poiz 3280. ℔;——; ſhipt by *Jacob Snell*, to the ſaid *John*, to be ſold for my accompt, producing at 27. ₰. *per* ℔. upon 4. moneths time unto—— —— —— — 369 — —

4. *Of*

	£	ß	d

4. *Of Wares ſhipt away for my accompt, to any one Place, or Land, by a Correſpondent that dwelleth in another Place, or Land.*

45. *John Jacobſon Vinck* at Amſterdam hath ſhipt to Danſick, by Shipper *Giles Garbrant*, certaine Commodities, as *per* Invoice (according to my order) and conſigned them to *Peter Braſſeur* to be ſold for my accompt, which coſt with all charges there 1860. guild. the Exchange at 33. ß. 4. d. Flemiſh for each pound ſtarling, is—— —— 186 — —

The 5. day of April, 1640.

25. *How to enter the charges done upon the Shipt-Goods.*

46. Cuſtome, and other pettie Charges paid upon the Exeter Wares and Tin, by my Caſheere, is—— —— —— —— 54 3 2

47. Cuſtome, and other pettie Charges paid upon the Pepper, by mee, is—— —— —— —— —— —— —— —— —— 7 4 6

The 11. day of April, 1640.

26. *To pay a Debt-Demander before his time, enjoying allowance, and ſo by his order to tranſport the Foot of his Accompt unto another man, whoſe name ſtandeth in my Bookes.*

48. Made good unto *Conrade Criſpian* 1000. £. five moneths before it is due; Intereſt of the ſame at 8. *per Cent.* is—— —— —— 33 6 8

	£	ß	₰
4. *Of Wares ſhipt away for my accompt, &c.*			
45. £ 186.—.—.₰. for certaine Goods, coſt 1860. guil;——; as *per* Invoice, the ſame are ſhipt by *Giles Garbrant*, to the ſaid *Peter*, to be ſold for my accompt; the Exchange at 33. ß. 4. ₰. Flemiſh for each pound ſtarling, is—— —— —— —— —— ——	186	—	—
The 5. *day of April*, 1640.			
25. *How to enter the charges, &c.*			
46. £ 54. 3. 2. ₰. for Charges of Exeter Wares and Tin;——; paid by my Caſheere, being—— —— —— —— —— ——	54	3	2
47. £ 7. 4. 6. ₰. for Charges upon the Pepper;——; paid by my ſelfe, being—— —— —— —— —— —— —— ——	7	4	6
The 11. *day of April*, 1640.			
26. *To pay a Debt-Demander before, &c.*			
48. £ 33. 6. 8. ₰. for 5. moneths forbearance of 1000. £;——; made good before it is due; the ſame at 8. *per Cent.* is—— —— ——	33	6	8

	£	ß	₰

4. *Of Wares ſhipt away for my accompt, to any one Place, or Land, by a Correſpondent that dwelleth in another Place, or Land.*

45. *John Jacobſon Vinck* at Amſterdam hath ſhipt to Danſick, by Shipper *Giles Garbrant*, certaine Commodities, as *per* Invoice (according to my order) and conſigned them to *Peter Braſſeur* to be ſold for my accompt, which coſt with all charges there 1860. guild. the Exchange at 33. ß. 4. ₰. Flemiſh for each pound ſtarling, is—— —— | 186 | — | —

The 5. *day of April*, 1640.

25. *How to enter the charges done upon the Shipt-Goods.*

46. Cuſtome, and other pettie Charges paid upon the Exeter Wares and Tin, by my Caſheere, is—— —— —— —— | 54 | 3 | 2

47. Cuſtome, and other pettie Charges paid upon the Pepper, by mee, is—— —— —— —— —— —— —— —— —— | 7 | 4 | 6

The 11. *day of April*, 1640.

26. *To pay a Debt-Demander before his time, enjoying allowance, and ſo by his order to tranſport the Foot of his Accompt unto another man, whoſe name ſtandeth in my Bookes.*

48. Made good unto *Conrade Criſpian* 1000. £. five moneths before it is due; Intereſt of the ſame at 8. *per Cent.* is—— —— —— | 33 | 6 | 8

49. So

	£	ß	₰
4. *Of Wares ſhipt away for my accompt, &c.*			
45. £ 186.—.—.₰. for certaine Goods, coſt 1860. guil;——; as *per* Invoice, the ſame are ſhipt by *Giles Garbrant*, to the ſaid *Peter*, to be ſold for my accompt; the Exchange at 33. ß. 4. ₰. Flemiſh for each pound ſtarling, is—— —— —— —— —— ——	186	—	—
The 5. *day of April*, 1640.			
25. *How to enter the charges, &c.*			
46. £ 54. 3. 2. ₰. for Charges of Exeter Wares and Tin;——; paid by my Caſheere, being—— —— —— —— —— ——	54	3	2
47. £ 7. 4. 6. ₰. for Charges upon the Pepper;——; paid by my ſelfe, being—— —— —— —— —— —— —— ——	7	4	6
The 11. *day of April*, 1640.			
26. *To pay a Debt-Demander before, &c.*			
48. £ 33. 6. 8. ₰. for 5. moneths forbearance of 1000. £;——; made good before it is due; the ſame at 8. *per Cent.* is—— —— ——	33	6	8

	£	ß	₰
49. So that the ſaid *Conrade* ordereth mee to tranſport the Foot of his accompt unto *Francis Frenſey*; the ſame order I performe, being-	1094	1	10

27. *To cauſe ſent Goods to be Inſured; paying the ſame preſently.*

50. *William Waller* hath Inſured my Exeter Wares, ſhipt to Amſterdam the 26. paſſado; my payment at 50. ß. *per Cent.* is—— ——	12	17	—
51. Received of my Caſheere for my generall Occaſions—— ——	70	—	—
52. Out of the which I pay unto my Wife for the Houſes uſe——	20	—	—

The 17. *day of April*, 1640.

28. *To pay a Debt-Demander partly by Aſſignment, and the remainer out of my Private Eſtate; each of us paying out of time: for the which each of us enjoyeth, and alloweth allowance.*

53. I have delivêred an Aſsignment unto *Francis Frenſey*, payable by *Bartell Bartelſon*, for the value of—— —— —— ——	706	3	2
54. So that the ſaid *Bartell* payeth 4½ moneths before his time; allowance at 8. *per Cent.* is—— —— —— —— ——	21	16	10
55. Unto the which *Francis* I pay in part out of my private Eſtate, the ſumme of—— —— —— —— —— —— ——	421	5	4

29. *To*

	£	ß	₰
49. £ 1094.1.10.₰. for the Foot of this accompt;——; by order made good to the ſaid *Francis*, being—— —— —— ——	1094	1	10

27. *To cauſe ſent Goods to be, &c.*

50. £ 12.17.—.₰. for Inſurance paid by me;——; to *William Waller* upon the Exeter Wares, ſhipt the 26. paſſado; at 50. ß. *per Cent* being-	12	17	—
51. £ 70.—.—.₰. received of my Caſheere;——; for my generall Occaſions—— —— —— —— —— —— —— —— —— ——	70	—	—
52. £ 20.—.—.₰. paid to my Wife;——; for the Houſes uſe——	20	—	—

The 17. *day of April*, 1640.

28. *To pay a Debt-Demander partly, &c.*

53. £ 706.3.2.₰. for my Aſsignation;——; delivered to him upon the ſaid *Bartell*; the value is—— —— —— —— ——	706	3	2
54. £ 21.16.10.₰. for 4. and ½ moneths allowance;——; paid for mee before his time; producing at 8. *per Cent*. to—— —— ——	21	16	10
55. £ 421.5.4.₰. paid him out of my private Eſtate;——; in part, the ſumme of—— —— —— —— —— —— ——	421	5	4

	£	s	d

29. *To cauſe ſent Goods to be Inſured, but am to pay for the Aſſurance upon advice of the ſafe Arrivall there.*

56. *Kendrick Kemp* hath Inſured my Pepper Ship to Hambourgh the 31. day of March laſt; for which (upon advice of the ſafe Arrivall there) he is to have after 3. *per Cent.* the ſumme of —— —— —— —— 11 1 5

The 28. *day of April*, 1640.

30. *Advice that one Factor hath ſent Goods unto another.*

57. *Allert Allerton* at Lisborne hath (according to my order) ſent 1576 peeces of Figges to *John Jacobſon Vinck* at Amſterdam, by Shipper *Tom Tubb* — to be ſold there for my accompt; which coſt him there with all charges, 681. U. Reaze; and are at 20 for 3 pence —— 425 12 6

58. More — he writeth mee that he hath abated *Pedro del Migo*, U 960. Reaze, for defects in my Goods ſold to him; amounting by agreement unto —— —— —— —— —— —— —— —— — 12 —

The 7. *day of May*, 1640.

31. *Goods Inſured by mee, which another man had ſhipt for his owne accompt, and the Inſurance mony received by my ſelfe.*

59. I have Inſured 500. *£*. upon the Canarie Wines that *Govert Golſton* did ſhip the 27. of April laſt from Amſterdam to Roan; in the Delight of Sardam, *Michael Mop* Maſter; my receit at 4. *per Centum*, is —— —— —— —— —— —— —— —— 20 — —

32. *Wares*

	£	ß	₰
29. *To cause sent Goods to be Insured, &c.*			
56. £ 11.1.5. ₰. for Insurance of the Pepper;——; shipt the 31. day of March last for which (upon advice of the safe Arrivall there) he is to have after 3. *per Cent.* the summe of—— —— —— ——	11	1	5
The 28. day of April, 1640.			
30. *Advice that one Factor, &c.*			
57. £ 425.12.6. ₰. for 1576. peeces of Figges sent;——; by Shipper *Tom Tubb*—to be sold there for my accompt; which cost him there with all Charges 681. U. Reaze; and are at 20. for 3 pence——	425	12	6
58. £ —.12.—. ₰. for defects abated, 960. Reaze;——; to *Pedro del Migo*, upon my Goods sold to him; the same by agreement amounteth to—— —— —— —— —— —— ——	——	12	—
The 7. day of May, 1640.			
31. *Goods Insured by mee, &c.*			
59. £ 20.—.—. ₰. received of *Govert Golston*;——; for Insurance of 500. £. upon the Canarie Wines, shipt by him the 27. of April last, from Amsterdam to Roan, in the Delight of Sardam, *Michael Mop* Master; my receit at 4 *per Cent.* is—— —— —— —— ——	20	—	—

32. *Wares received to ſell for another mans accompt; or to ſell in Commiſſion.*

60. Received by the William and John of London, Maſter *James Brant*, from *Nacor Ninus* of Morlois, 563. quarters of Barley, Lantregers meaſure; to ſell for the accompt of *John Jacobſon Vinck* of Amſterdam; the particular Charges paid by my Caſheere, are as followeth:

For Bill, Bill-monie, and Dungeon light—	£ —.	3.—.	℔
For Cuſtome of the 365. quarters, at 6. ℔.—	£ 9.	2. 6.	℔
For Waiters fees—— —— ——	£ —.	6. 9.	℔
For Freight, as by the Charty-partie——	£ 96.	9. 2.	℔
For Demurrage of 18. daies—— ——	£ 9.—.	7.	℔
For Primage, Pilotage, and other charges—	£ 7.	5. 3.	℔
For Porterage up into the Garners, at 6. ℔—	£ 9.	2. 6.	℔
For filling—— —— —— ——	£ 1.	5.—.	℔
For Meating, and Laſtage—— —— ——	£ 1.—.	3.	℔
		133	15 —

61. More—received out of the two Siſters of Hampton, from *Nacor Ninus* of Morlois, 25. Bales of Tregers Cloth, to ſell for the accompt of the ſaid *John Jacobſon Vinck*; the charges paid by my ſelfe, are as followeth,

For Bill, Bill-monie, and Dungeon light—	£ —.	3.—.	℔
For Cuſtome, and Impoſt—— ——	£ 60.—.—.		℔
For Wharfage and Carman—— —— ——	£ 1.	3. 8	℔
For the Waiters fees—— —— ——	£ —.	7. 2.	℔
For Freight and Primage at 10. ß. 10. ℔. *per* Bale—— —— —— ——	£ 13.	10. 10.	℔
		75	4 8

The 22. *day of May*, 1640.

33. *Goods Inſured by mee, which another man hath ſhipt for his owne accompt; for which I am to receive the Inſurance mony, upon notice of the ſafe Arrivall there.*

62. I have Inſured for *John Jacobſon Vinck* of Amſterdam, 300. £. upon

	£	ß	₰

32. *Wares received to ſell, &c.*

60. £ 133.15.—.₰. for charges at the receit of 365. quarters;——; Lantregers Meaſure, received by *James Brant*, Maſter of the William and John of London, from *Nacor Ninus* of Morlois, to ſell for the accompt of Dito *John*; the particulars paid by my Caſheere are as followeth:

For Bill, Bill-monie, and Dungeon light—	£ —.	3.—.₰	
For Cuſtome of the 365. quarters, at 6.₰.—	£ 9.	2. 6.₰	
For Waiters Fees—— —— ——	£ —.	6. 9.₰	
For Freight, as by the Charty-partie—— —	£ 96.	9. 2.₰	
For Demurrage of 18. daies—— —— ——	£ 9.—	. 7.₰	
For Primage, Pilotage, and other charges—	£ 7.	5. 3.₰	
For Porterage up into the Garners, at 6.₰.—	£ 9.	2. 6.₰	
For filling—— —— —— ——	£ 1.	5.—.₰	
For Meating, and Laſtage—— —— ——	£ 1.—	. 3.₰	
		133	15 —

61. £ 75.4.8.₰. for charges of 25. Bales;——; received out of the two Siſters of Hampton, from the ſaid *Nacor Ninus* of Morlois; to ſell for the accompt of Dito *John*; the particulars paid by my ſelfe, are as followeth,

For Bill, Bill-monie, and Dungeon light—	£ —.	3.—.₰	
For Cuſtome, and Impoſt—— —— ——	£ 60.—	.—.₰	
For Wharfage, and Carman—— ——	£ 1.	3. 8.₰	
For the Waiters fees—— —— ——	£ —.	7. 2.₰	
For Freight and Primage, at 10.ß.10.₰ *per* Bale—— —— —— ——	£ 13.	10.10.₰	
		75	4 8

The 22. *day of May*, 1640.

33. *Goods Inſured by mee, &c.*

62. £ 12.—.—.₰. for the Inſurance of 300. £ ——; done by me, for

	£	ß	₰
upon the Angel of London, *Thomas Smith* Maſter; from hence to New-found Land, and Mercellis, and backe to France, and ſo to Amſterdam; for 6. moneths certaine, at 4 *per Cent.* is—— —— ——	12	—	—

34. *Goods bought for Company accompt.*

63. Bought of *David Darling* 36 Kerſies, being in Company between *Evert Evertſon* and my ſelfe ½, whereof each is to pay his part Ready-monie; the whole at £. 8. 6. 8. ₰. *per* peece, is—— ——	300	—	—

35. *Commiſſion Wares ſold, part for Ready-mony, and the remainer at time, to diſcount.*

See the 73. Parcell.

64. Sold to *Kendrick Kemp*, for the accompt of *John Jacobſon Vinck* at Amſterdam, 180. quarters of Barley; my Caſheers receit, at 20. ß. each quarter, is—— —— —— —— —— ——	180	—	—
65. More—to *Herman Herberts*, for the ſame accompt, 13. Bales of Tregers Cloth, containing 104. peeces, at 5. £. *per* peece, on 7. months diſcount; the ſumme is—— —— —— —— —— ——	520	—	—
66. So that the diſcount at 8. *per Cent. per Annum*, is—— ——	23	3	8

The 27. *day of May*, 1640.

36. *To pay a Debt-Demander for Companies uſe; part by Aſſignment, and part with mony unto an Aſſigned man.*

67. I have aſsigned *David Darling* to receive of *Evert Evertſon* for			

	£	ß	₰
for him, upon the Angel of London, *Thomas Smith* Maſter; from hence to New-found Land, and Mercellis, and backe to France, and ſo to Amſterdam; for 6. moneths certaine, at 4. *per Cent.* is—— ——	12	—	—

34. *Goods bought for Company accompt.*

	£	ß	₰
63. £ 300.—.—.₰. for 36 peeces bought;——; of him; and each man to pay his part Ready-monie; the whole at £.8.6.8.₰. *per* peece, is—— —— —— —— —— —— —— ——	300	—	—

35. *Commiſſion Wares ſold, part for, &c.*

See the 73. Parcell.

	£	ß	₰
64. £ 180.—.—.₰. for 180. quarters ſold;——; to *Kendrick Kemp*; my Caſheeres receit, at 20. ß. each quarter, is—— ——	180	—	—
65. £ 520.—.—.₰. for 13. Bales ſold to him;——; containing 104. peeces, at 5. £ *per* peece, on 7. moneths diſcount; the ſumme is—— —— —— —— —— —— —— ——	520	—	—
66. £ 23.3.8.₰. for the diſcount of 520. £;——; at 8. *per Cent. per Annum*, is—— —— —— —— —— —— —— ——	23	3	8

The 27. day of May, 1640.

36. *To pay a Debt-Demander for, &c.*

	£	ß	₰
67. £ 150.—.—.₰. for mine Aſſignation;——; delivered to him upon			

	£	ß	₰
for ½ of 36. Kerſies bought of him for Company uſe —— —— ——	150	—	—
68. And *Barent Brant* hath received of my Caſheere, by the Aſſignment of *David Darling* in full of the ſaid Company Kerſies for my moytie —— —— —— —— —— —— —— ——	150	—	—
37. *To receive by Aſsignment a Debt now due.*			
69. Received by my Caſheere of *Kendrick Kemp*, by the Aſsignement of *Herman Herberts*, in full of Linnen Cloth, the ſumm ——	496	16	4
38. *To remit monie unto a man, whom I ſerve in Commiſsion.*			
70. Remitted unto *John Jacobſon Vinck* at Amſterdam, and for his accompt, 2171. £. 15. 2. ₰. Flemiſh in Bills of *Herman Herberts*; payable at double uſance to Dito *John*, by *Lieven Lewis*, Exchange at 37 ß. Flemiſh for 1. £. ſtarling; my Caſheeres payment to Dito *Herberts*, is —— —— —— —— —— —— —— ——	1174	4	6
39. *Company Wares ſold for Ready-monie.*			
71. Sold to *Reynold Ruffe*, for the accompt of *Evert Evertſon* and my ſelfe, each ½ in Company, 36. Kerſies, at 10. £. *per* peece; the monie received by my ſelfe, is —— —— —— —— —— ——	360	—	—
72. More, to *Kendrick Kemp*, for the accompt of *John Jacobſon* at Amſterdam, 175. quarters, 7. buſhels of Barley, at 20. ß. *per* quarter, on 2. moneths diſcount, which is —— —— —— —— —— ——	175	17	6

73. More

	£	ß	₰
upon Dito *Evert*, for the ½ of 36. Korſies, bought of him for Company uſe, being———	150	—	—
68. £ 150.——.——.₰. paid to *Barent Brant*;——; by my Caſheer, upon the Aſsignment of *David Darling*, in full of the ſaid Company Korſies, for my moytie———	150	—	—
37. *To receive by Aſsignment, &c.*			
69. £ 496.16.4.₰. received by my Caſheere;——; of *Kendrick Kemp*, by the Aſsignment of Dito *Herman*, in full of Linnen Cloth, the ſumme of———	496	16	4
38. *To remit monie unto a man, &c.*			
70. £ 1174.4.6.₰. for £ 2171.15.2.₰. Flemiſh, remitted him;——; for his accompt, in Bills of *Herman Herberts*; payable at double uſance to Dito *John*, by *Lieven Lewis*, Exchange at 37. ß. Flemiſh, for 1. £. ſtarling; my Caſheeres payment to Dito *Herberts*, is———	1174	4	6
39. *Company Wares ſold for, &c.*			
71. £. 360.——.——.₰. for 36 peece ſold;——; to *Reynolt Ruſſe*, at 10. £. per peece; the monie received by my ſelfe, is———	360	—	—
72. £ 175.17.6.₰. for 175. quarters, 7. buſhels ſold;——; at 20. ß per quarter, on 2. moneths diſcount, which is———	175	17	6

	£	ß	₰
73. More to Dito *Kemp* for the ſame accompt, 12. Bales of Tregers Cloth, containing 97 peeces, on 11 moneths diſcount; being at 6. £ 10. ß. *per* peece	630	10	—
74. So that the diſcount of Barley, at 8. *per Centum*, for 2. moneths, is	2	6	4
75. And the diſcount of Cloth, at 8 *per Centum*, for 11. moneths, is	43	1	7

The 3. *day of June*, 1640.

40. *Writings received, that the Goods which were Inſured for mee, are there well arrived; therefore I pay the Inſuror.*

76. *John van Eſſen* writeth mee from Hambourgh, that my 10. Bales of Pepper, ſent the 31. of March, are there well arrived; therefore I pay the Inſurance, made the 23. of April, being	11	1	5

41. *Writings received of the Sales of my ſent Goods.*

77. The ſaid *John* advertiſeth mee, that the ſaid Pepper is ſold to *Alexander Allerts*, for 3600. Marke, at 16. ß. Lubicks each Mark; which being reduced at 152. ß. Lubicks, for 20. ß. ſterlings, is	378	18	11
78. From *Peter Braſſeur* at Danſick I have received letters, that he hath ſold unto *Lenard Lecker-beck* all thoſe Goods that were ſent to him the 31. of March, for 2960. Florins Poliſh—which being reduced at 233 groos, for 1. £. ſterlings, is	381	2	4

	£	ß	₰
73. £ 630.10.—₰. for 12. Bales at 11. moneths diſcount; ——; ſold to him, containing 97. peeces; being at 6. £. 10. ß. *per* peece—	630	10	—
74. £ 2.6.4.₰. for the diſcount of 175. £. 17.6.₰; ——; at 8. *per Cent.* for 2. moneths, is—— —— —— —— —— ——	2	6	4
75. £ 43.1.7.₰. for the diſcount of 630 ½ £; ——; at 8 *per Cent.* for 11. moneths, is—— —— —— —— —— —— ——	43	1	7

The 3. day of June, 1640.

40. *Writings received, that the Goods, &c.*

76. £ 11.1.5.₰. paid to him for Inſurance; ——; of 10. Bales of Pepper, ſent the 31. of March to *John van Eſſen* at Hambourgh, which (according to his letter) are there well arrived; therefore I pay the Inſurance, made the 23. of April, being—— —— —— —— ——	11	1	5

41. *Writings received of the Sales, &c.*

77. £ 378.18.11.₰. for 3600 Marke Lubicks; ——; at 16. ß. Lubicks each Marke; proceeding from Sales of my 10. Bales of Pepper, ſent the 31. of March laſt; ſold to *Alexander Allerts*, which being reduced at 152. ß. Lubicks, for 20. ß. ſterlings, is—— —— ——	378	18	11
78. £ 381.2.4.₰. for 2960. Florins Poliſh; ——; ariſing from the full Sales of thoſe Goods that were ſent unto him the 31. of March; ſold to *Lenard Lecker-beck*; which being reduced at 233. groos, for 1. pound ſterlings, is—— —— —— —— —— —— ——	381	2	4

	£	ß	d
42. Advice that part of my sent Goods which were for mee Insured, are cast away at Sea; the said Losse the Insurer now payeth mee.			
79. *John Jacobson Vinck* writeth to mee from Amsterdam, that *William Tatum* sailing upon a Sand, was enforced (somewhat) to disburthen his Ship, casting (amongst other Goods) 10. peeces of my Sempeternums over-board, Insured mee the 11. of April; my receit for the same, is	41	—	—
43. Writings received, that part of the Goods shipt, and sent upon my adventure, are cast away at Sea.			
80. More, he advertiseth mee, that 3. great peeces of my Tin are likewise cast over-board; poiz 9. C. which at 5. £. 12. ß. produceth	48	—	—
The 9. day of June, 1640.			
44. How to book Charges, Provision, and the Conclusion for Company accompt.			
81. The severall Charges done upon the Kersies for *Evert Evertson*, and my selfe, [illegible] Company, paid by my selfe, as in my Book of Petties on Folio [illegible] appeareth; are	2	6	8
82. And my Provision of 360. £. at 2 *per Cent.* is	7	4	—
83. So that *Evert Evertsons* ½ of the advance upon this accompt, is	25	4	8

84. And

	£	ß	₰
42. *Advice that part of my sent Goods, &c.*			
79. £ 41.—.—.₰. for 10. Sempeternums lost;——; at Sea, being that *William Tatum* sailing upon a Sand, was enforced (somewhat) to disburthen his Ship; casting (amongst other Goods) the above-named peeces, Insured mee the 11. of April; my receit for the same, is——	41	—	—
43. *Writings received, that part of, &c.*			
80. £ 48.—.—.₰. for 3. peeces of Tin, poiz 9. C. lost;——; at Sea, being cast over-board, as before (as *per* advice) which at 5. £. 12. ß. produce——	48	—	—
The 9. day of June, 1640.			
44. *How to book Charges, Provision, &c.*			
81. £ 2.6.8.₰. for Charges paid by mee;——; upon the said Kersies, as in my Book of Petties, on Folio . . appeareth, are——	2	6	8
82. £ 7.4.—.₰. for my Provision;——; of 360. £. at 2. *per Cento*, is——	7	4	—
83. £ 25.4.8.₰. for his ¼ of the advance;——; upon this accompt, being——	25	4	8

	£	ß	₰
84. And my ½ advance upon the ſaid accompt, is—— ——	25	4	8

The 12. day of June, 1640.

45. How to book the Under meaſure in Factorage accompts.

85. I find that *John Jacobſons* Barley produceth 9. quarters and 1. Buſhell leſſe then the Tregers meaſure, which at 20. ß. the quarter (here entred for decencies ſake) amounteth to—— —— —— | 9 | 2 | 6 |

46. How to book the After-Charges in Factorage accompts.

86. The after charges upon Barley, for the accompt of *John Jacobſon Vinck* at Amſterdam, paid by my ſelfe are, *viz.*

For my Lord Maiors Bill—— —— —— —— £ —.6 8. ₰.
For Turning—— —— —— —— —— £ —.3 2. ₰.
For Meating downe—— —— —— —— £ —.17 —₰
For Garner roome, at 4½ ß. *per* week, is—— —— £ —.9 —₰
For Brokeradge of 356. £. at 1½ ₰. *per* £. is—— £ 2. 4 6. ₰. | 4 | — | 4 |

87. And for my proviſion of the ſame, at 2. *per Cent.* is—— —— | 7 | 2 | 5 |

88. More for charges on the Tregers Cloth, paid by my ſelfe.

For Warehouſe roome, at 1. ß. *per* Bale—— £ 1. 5. —₰.
For Brokage of 1150. £. 10. ß. at 1½ ₰. *per* £ —— £ 7. 3. 10. ₰. | 8 | 8 | 10 |

89. And for my proviſion of the ſame, at 2. *per Cent.* is—— —— | 23 | — | 2 |

47. How

	£	ß	₰
84. £ 25.4.8.₰. for my ½ of the advance;——; upon this said accompt, being——	25	4	8

The 13. day of June, 1640.

45. How to book the Under measure, &c.

	£	ß	₰
85. £ 9.2.6.₰. for 9. quarters and 1. Bushell under measure;——; lesse then the Tregers measure was, which at 20. ß. the quarter (here entred for decencies sake) amounteth to——	9	2	6

46. How to book the After-Charges, &c.

86. £ 4.—.4 ₰. for after charges paid by me;——; the particulars are as followeth;

For my Lord Maiors Bill—— £ —.6 8.₰.
For Turning—— £ —.3 2.₰.
For Meating downe—— £ —.17—₰
For Garner roome, at 4½ ß. per week, is—— £ —.9 —₰
For Brokeradge of 356. £. at 1½ ₰. per £. is—— £ 2. 4 6.₰.

	£	ß	₰
	4	—	4
87. £ 7.2.5.₰. for my provision of the same;——; at 2. per Cent. is—	7	2	5
88. £ 8.8.10. for after charges paid by me;——; to wit, For Warehouse roome, at 1. ß. per Bale—— £ 1. 5. —.₰. For Brokage of 1150. £. 10. ß. at 1½ ₰. per £ - £ 7. 3. 10.₰.	8	8	10
89. £ 23,—.2.₰. for my provision of the same;—; at 2. per Cent. is-	23	—	2

	£	ß	₰

47. *How to transport the Neat proceed of sold Wares, to the accompt of him, whom I serve as Factor.*

90. The difference upon the accompt of Barley for *John Jacobson Vinck* at Amsterdam, which I transport to his accompt Proper, Charges and Provision being deducted, is—— 217 15 11

91. And upon his Tregers Cloth, Charges and Provision deducted, there is transported to his Proper accompt—— 977 11 1

The 19. day of June, 1640.

48. *See the 78. and 79. Entrances before.*

92. Writings received from *John Jacobson Vinck* at Amsterdam, that he hath sold for my accompt to *William de Wilde* these ensuing Commodities for Ready-mony, being of sorts and prices, *viz.*

40. Sempeternums——at 11. £. 10. ß. Flem. are guil. 2760.
40. Perpetuanes——at 11. £. 6. ß. Flem. are guil. 2712.
70. C. weight of Tin——at 12. £. *per Cent*——guil. 5040.

All 10512. guil. exchange at 33. ß. 4. ₰. are sterlings monie—— 1051 4 —

49. *How to book the Exchanges, that one of my Factors draweth upon another, by my order.*

93. *John Jacobson Vinck* at Amsterdam, by my appointment hath drawne 3600. Marke Lubicks upon *John van Essen* at Hambrough; his Bills delivered there to *Roger Rump*, payable at 18. daies sight to the said *Roger*, or Asignes; Exchange at 1½ Marke for 31. Stivers, are 3720. Guilders, Exchange to London, at 33. ß. 4. ₰. are in this monie—— 372 — —

50. *An*

	£	ß	₰
47. *How to transport the Neat proceed, &c.*			
90. £ 217.15.11.₰. for the Neat proceed thereof;——; which I transport to his accompt Proper, Charges and Provision being deducted, is——	217	15	11
91. £ 977.11.1.₰. for the Neat proceed thereof;——; Charges and Provision deducted, there is transported to his Proper accompt——	977	11	1
The 19. day of June, 1640.			
48. *See the 78. and 79. &c.*			
92. £ 1051.4.—.₰. for 10512. guil. the Sales of my Goods;——; to *William de Wilde* (Ready-monie) the sorts and prizes are as followeth, 40. Sempeternums——at 11. £. 10. ß. Flem. are guil. 2760. 40. Perpetuanes——at 11. £. 6. ß. Flem. are guil. 2712. 70. C. weight of Tin——at 12. £. *per Cent.*——guil. 5040. All 10512. guil. exchange at 33. ß. 4. ₰. are sterlings monie——	1051	4	—
49. *How to book the Exchanges, &c.*			
93. £ 372.—.—.₰. for 3600. Marke Lubicks drawne;——; by my appointment; his Bills delivered there to *Roger Rump*, payable at 18. daies sight to the said *Roger*, or Assignes; Exchange at 1½ Marke for 31. Stivers, are 3720. Guilders, Exchange to London, at 33. ß. 4. ₰. are in this monie——	372	—	—

	£	ß	₰

50. *An Exchange remitted to mee by my Factor, which Bill is here accepted; the same I book presently.*

94. *Peter Brasseur* at Dansick hath remitted to mee 2960. Florins Poliſh, payable here at 10. daies after ſight of the Bill, by *Govert Golſton*; the value delivered the 29. of May to *Hans Holſter*—Exchange at 237 gros, for each pound ſterlings is—— —— —— —— 374 13 8

51. *To draw by Exchange upon my Factor, receiving the ſame preſently.*

95. Drawne for my accompt upon *John Jacobſon Vinck* at Amſterdam, guil. 8700. my Bills delivered to *David Darling*; payable to himſelfe or Aſsignes, at double uſance; Exchange at 36. ß. 8. ₰ *per* £ ſterling, my Caſheers receit, is—— —— —— —— 750 18 2

52. *To transport a mans In-laid Principall, and Gaines, to his particular accompt.*

96. I now tranſport unto *Evert Evertſons* particular accompt, the Principall that he brought into the Companie, being with Gaines—— 175 4 8

97. Sold unto *David Darling* one Barrell of Couchenell, N°. 540. ℔. 212. tarr. 18. ℔. Nett. 194. ℔. at 54. ß. *per* ℔. Ready-monie—— 523 16 —

98. So that by agreement I abate the ſaid *David* upon Pepper bought of him the 31. of March, becauſe I pay him before the time—— 6 1 —

99. I have

	£	ß	d
50. An Exchange remitted to mee, &c.			
94. £ 374.13.8.d. for 2960. Florins Poliſh; ——; remitted to me, payable here at 10. daies after ſight of the Bill, by Dito *Govert*; the value delivered the 29. of May to *Hans Holſter*; exchange at 237. gros, for each pound ſterling, is —— —— —— —— —— ——	374	13	8
51. To draw by Exchange, &c.			
95. £ 790.18.12.d. for 8700. guil. drawne by mee; ——; for my accompt; my Bills delivered unto *David Darling*, payable to himſelfe or Aſsignes at double uſance, at 36. ß. 8. d. *per* £. ſterling, my Caſheeres receit is —— —— —— —— —— ——	790	18	2
52. To tranſport a mans In-laid Principall, &c.			
96. £ 175.4.8 d. for his Principall and Gaines; ——; to wit, for his Principall that he brought in, and the proceed thereof; both made good upon his particular accompt, being —— —— —— ——	175	4	8
97. £ 523.16. —. d. for 194. ℔. ſold; ——; being the Netto of one Barrell, N°. 540. poiz 212. ℔. groſſe, tarr. 18. ℔. the Netto at 54. ß. each pound Ready-monie, produceth —— —— —— —— ——	523	16	—
98. £ 6.1. —. d. for abatement upon Pepper; ——; bought the 31. of March; ſo that I pay him before the Time, enjoying by agreement —— —— —— —— —— —— —— —— —— —— ——	6	1	—

	£	ß	d
99. I have delivered to *Francis Frenſey* my Aſsignation, payable by *Govert Golſton*, the ſumme of——	68	13	8
100. More, delivered to him another Aſsignation, payable by *Kendrick Kemp*, the ſumme being——	249	4	8
101. So that my Caſheere receiveth of the ſaid *Kemp* in full——	511	14	11

The 29. day of June, 1640.

Now followeth the order how to Ballance the Leager.

53. *Of Debitors.*

102. *David Darling*, due to mee in Ready-monie, as appeareth by his Bill of——	160	17	—
103. *Evert Evertſon*, due to mee in Ready-monie, as appeareth by the agreement betwixt us, for the Legacie of the fifth of January laſt, ſold unto him, upon the which reſteth unpaid——	145	—	4
104. *John Jacobſon Vinck* at Amſterdam, 3672. Guilders; for my Wares ſold there by him; Exchange at 33. ß. 4. d. amounteth unto—	367	4	—

54. *Of the Unſold Wares.*

105. Cloth-Raſhes, for 145. peeces unſold, which coſt 6. £. 10. ß. *per* peece, and are——	942	10	—

106. Exeter

	£	ß	₰
99. £ 68.13.8.₰. for my Aſsignation;——; delivered to the ſaid *Francis*, being——	68	13	8
100. £ 249.4.8.₰. for my Aſsignation;——; delivered to the ſaid *Francis*, being——	249	4	8
101. £ 511.14.11.₰. received in full;——; of the ſaid *Kemp*, by my Caſheere, the ſumme of——	511	14	11

The 29. day of June, 1640.

Now followeth the order, &c.

53. *Of Debitors.*

102. £ 160.17.—.₰. due to mee in Ready-monie;——; as appeareth by his Bill of——	160	17	—
103. £ 145.—.4.₰. due to mee in Ready-monie;——; as appeareth by the agreement betwixt us; for the Legacie of the fifth of January laſt, ſold to him, upon the which reſteth unpaid——	145	—	4
104. £ 367.4.—.₰. for 3672. guil. due to me;——; for my Wares ſold there by him; Exchange at 33.ß.4.₰. amounteth unto——	367	4	—

54. *Of the Unſold Wares.*

105. £ 942.10.—.₰. for 145. peeces unſold;——; which coſt 6.£.10.ß. *per* peece, and are——	942	10	—

106. £ 471.

	£	ß	d
106. Exeter Wares, for the ensuing particulars unsold, *viz.*			
70. Sempeternums —— at 4. £. 5. ß. —— £ 297. 10. —. d			
30. Perpetuanes —— —— at 3. £. 18. ß. —— £ 117. —. —. d			
15. Sayes —— —— at 3. £. 16. ß. —— £ 57. —. —. d	471	10	—
107. Durances, for 80. peeces, at 45. ß. *per* peece —— ——	180	—	—
108. Kersies and Dozens, for the ensuing particulars unsold, *viz.*			
60. Kersies, N°. A.			
60. Dito N°. B.			
60. Leeds Dozens.			
120. Kersies, and 60. Dozens, amount together unto —— ——	530	16	9
109. Wares in the hands of *John Jacobson Vinck* at Amsterdam, being formerly sent to sell for my accompt, *viz.*			
20. Sempeternums cost 80. ß. *per* peece —— £ 80. —. —. d			
20. Perpetuanes — cost 78. ß. *per* peece —— £ 78. —. —. d			
11. C. of Tin —— cost 112. ß. *per Cent.* —— £ 61. 12. —. d			
1576. Peeces of Figs, which cost together —— £ 425. 12. 6. d	645	4	6

55. *Of the unsold House, and Ship.*

110. House the White Horse, standing in Lumbardstreet, which cost mee —— —— —— —— —— £ 2000. —			
More — the Legacie and Principall that is to be paid out of the same, is —— —— —— £ 340. —	2340	—	—
111. Ship the Speedwell of London, for my $\frac{7}{16}$ part thereof, which cost mee —— —— —— —— —— —— —— —— —— ——	450	—	—

56. *Lost*

	£	ß	₰
106. £ 471.10.—.₰. for 115. peeces resting unsold;——; to wit, 70. Sempeternums——at 4.£. 5.ß.——£ 297.10.—.₰ 30. Perpetuanes——at 3.£.18.ß.——£ 117.—.—.₰ 15. Sayes——at 3.£.16.ß.——£ 57.—.—.₰	471	10	—
107. £ 180.—.—.₰. for 80. peeces unsold;——; rated at 45.ß. *per* peece, is——	180	—	—
108. £ 530.16.9.₰. for 120. peeces unsold;——; to wit, 60. Kersies, N°. A. 60. Dito N°. B. 60. Leeds Dozens. 120. Kersies, and 60. Dozens, amount together unto——	530	16	9
109. £ 645.4.6.₰. for sundry unsold Wares;——; to wit, 20. Sempeternums cost 80.ß. *per* peece——£ 80.—.—.₰ 20. Perpetuanes—cost 78.ß. *per* peece——£ 78.—.—.₰ 11. C. of Tin——cost 112.ß. *per Cent.*——£ 61.12.—.₰ 1576. Peeces of Figs, which cost together——£ 425.12. 6.₰	645	4	6

55. *Of the unsold House, and Ship.*

110. £ 2340.—.—.₰. for the same this day unsold;——; standing in Lumbardstreet, which cost mee——£ 2000.— More, the Legacie, and Principall that is to be paid out of the same——£ 340.—	2340	—	—
111. £ 450.—.—. for my $\frac{2}{3}$ part thereof;——; which cost mee—	450	—	—

	£	s	d
56. Loſt by ſeverall accompts.			
112. By the ſale of Pepper ſent for my accompt to *John van Eſſen* at Hambourgh	2	6	—
113. By the ſales of Goods made by *Peter Braſſeur* at Danſick	4	17	8
114. By exchange for my accompt from *John Jacobſon Vinck* at Amſterdam	79	1	10
115. By exchange for my accompt from *John van Eſſen* at Hambourgh	6	18	11
116. By exchange for my accompt from *Peter Braſſeur* at Danſicke	6	8	8
57. Gained by ſundry accompts.			
117. By the ſales of 305 peeces of Cloth Raſhes	558	3	2
118. By the Houſe the White Horſe, for rent	60	—	—
119. By Ship the Speedwell of London, for Freight	45	7	6
120. By the ſale of 748. ℔. of Couchenell	356	10	—
121. By the ſale of 225 peeces of Exeter Wares	81	5	—
122. By trading upon Intereſt	9	13	2

123. By

	£	ß	₰
56. *Loſt by ſeverall accompts.*			
112. £ 2.6.—.₰. loſt by the ſale of Pepper	2	6	—
113. £ 4.17.8.₰. loſt by the ſale of Goods there	4	17	8
114. £ 79.1.10.₰. loſt by the Exchange	79	1	10
115. £ 6.18.11.₰. loſt by the Exchange	6	18	11
116. £ 6.8.8.₰. loſt by the Exchange	6	8	8
57. *Gained by ſundry accompts.*			
117. £ 558.3.2.₰. gained by the ſale of 308 peeces	558	3	2
118. £ 60.—.—. gained by the Rent	60	—	—
119. £ 45.7.6.₰. gained by Freight	45	7	6
120. £ 356.10.—.₰. gained by the ſale of 748.℔.	356	10	—
121. £ 81.5.—.₰. gained by the ſale of 225 peeces	81	5	—
122. £ 9.13.2.₰. gained by the ſame	9	13	2

	£	ß	₰
123. By the ſales of Goods at Amſterdam, formerly ſent for my accompt to *John Jacobſon Vinck*	274	15	10
124. By the ſales of Goods at Danſicke, formerly ſent for my accompt to *Peter Braſſeur*	200	—	—
125. By trading upon Inſurance	32	—	—

58. *Of the Ready-monie that is at preſent in mine, and my Caſheers hands for generall Trafficke.*

126. I find in Ready-monie in mine owne hands, for, and concerning the generall Traffick, which I take to my private uſe	409	16	7
127. And in the hands of my Caſheere for generall Traffick there; is the ſumme of	1249	2	2

59. *Finally, cloſing the accompt of Profit and Loſſe; as likewiſe of Stocke, I find the*

128. Difference in Profit and Loſſe for this ſixe moneths gaines, to be	1597	17	6
129. And in Stocke (being my cleere Eſtate) all debts owing by me deducted; the difference is found to be	7482	4	9

End of the Waſte-booke.

No. A.

	£	ß	₰
123. £ 274.15.10. ₰. gained by the ſales of Goods;——; formerly ſent thither for my accompt—— —— —— —— ——	274	15	10
124. £ 200.—.—. ₰. gained by the ſale of Goods;——; formerly ſent thither for my accompt—— —— —— —— —— ——	200	—	—
125. £ 32.—.—. ₰. gained by the ſame—— —— —— ——	32	—	—

58. *Of the Ready-monie that is, &c.*

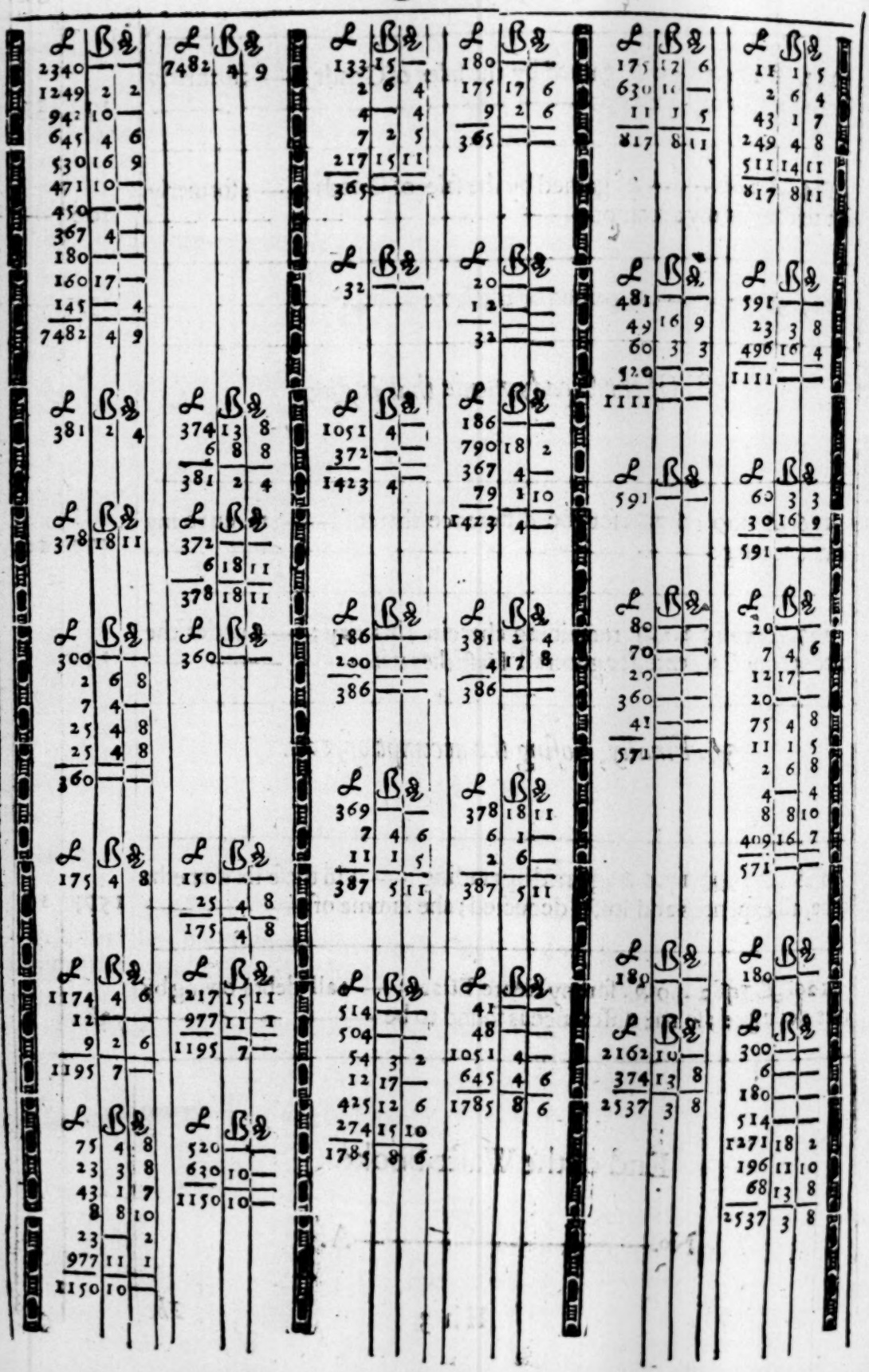
126. £ 409.16.7. ₰. for the difference thereof;——; taken to my private accompt—— —— —— —— —— —— ——	409	16	7
127. £ 1249.2.2. ₰. remaining therein this day;——; under the hands of my Caſheere, for generall Traffickes uſe—— —— ——	1249	2	2

59. *Finally, cloſing the accompt of, &c.*

128. £ 1597.17.6 ₰. gained by trading;——; in theſe ſix moneths time, all expences and loſſes deducted; ahe ſumme of—— —— ——	1597	17	6
129. £ 7482.4.9. ₰. for my cleare Eſtate;——; all debts owing by mee deduced; ſo the difference is found to be—— —— ——	7482	4	9

End of the Waſte-booke.

No.——————————A.



£	s	d
3	6	8
6	—	—
21	16	10
34	3	2
65	6	8

£	s	d
60	—	—
321	15	—
200	—	—
20	—	—
706	3	2
24	10	—
396	15	4
68	13	8
249	4	8
2047	1	10

£	s	d
10	—	—
100	—	—
20	—	—
—	12	—
48	—	—
2	6	—
4	17	8
79	1	10
6	18	11
6	8	8
1597	17	6
1876	2	7

£	s	d
853	—	—
514	—	—
81	5	—
1448	5	—

£	s	d
24	10	—
7	10	—
33	6	8
65	6	8

£	s	d
853	—	—
100	—	—
1094	1	10
2047	1	10

£	s	d
558	3	2
356	10	—
274	15	10
200	—	—
190	—	—
81	5	—
60	—	—
45	7	6
9	13	2
32	8	8
32	—	—
23	—	2
7	2	5
5	16	8
1876	2	7

£	s	d
514	—	—
471	10	—
462	15	—
1448	5	—

£	s	d
462	15	—
190	—	—
652	15	—

£	s	d
1570	16	—
356	10	—
36	18	—
1964	4	—

£	s	d
523	16	—
332	10	—
150	—	—
150	—	—
7	10	—
6	1	—
1169	17	—

£	s	d
1094	1	10
500	—	—
33	6	8
1627	8	6

£	s	d
728	—	—
200	—	—
928	—	—

£	s	d
426	4	6

£	s	d
450	—	—
45	7	6
495	7	6

£	s	d
332	10	—
175	4	8
145	—	4
652	15	—

£	s	d
959	8	—
523	16	—
481	—	—
1964	4	—

£	s	d
369	—	—
340	—	—
300	—	—
160	17	—
1169	17	—

£	s	d
1500	—	—
77	11	9
49	16	9
1627	8	6

£	s	d
706	3	2
200	—	—
21	16	10
928	—	—

£	s	d
425	12	6
—	12	—
426	4	6

£	s	d
450	—	—
45	7	6
495	7	6

£	s	d
7482	4	9
959	8	—
409	16	7
340	—	—
77	11	9
9269	1	1

£	s	d
2340	—	—
60	—	—
2400	—	—

£	s	d
1500	—	—
1300	—	—
558	3	2
196	11	10
3554	15	—

£	s	d
1768	15	9
1271	18	2
790	18	2
511	14	11
496	16	4
300	—	—
180	—	—
128	—	—
45	7	6
5	16	8
5499	7	6

£	s	d
2340	—	—
1768	15	9
1597	17	6
1300	—	—
728	—	—
450	—	—
426	4	6
421	5	4
200	—	—
36	18	—
9269	1	1

£	s	d
2340	—	—
60	—	—
2400	—	—

£	s	d
2162	10	—
942	10	—
321	15	—
128	—	—
3554	15	—

£	s	d
1570	16	—
1249	2	2
1173	18	6
504	—	—
500	—	—
150	6	—
133	15	—
80	—	—
70	—	—
54	3	2
10	—	—
3	6	8
5499	7	6

INGENIOUS ART-LOVERS,

HAving passed through the former Waste-booke, and Bookes-Ballancing, your further Taske is to trie your Capacitie in the ensuing Waste-book.

But before you come to the Waste-booke, (which here beginneth the 11th. day of July) you must make an Inventorie out of your last Bookes-Ballance, entering the same into your New Journalls beginning, in order as the Journalls Dictations of the Inventorie parcells shall direct you —— whose Debitors and Creditors ought to be entred as your first beginning was: because you should have an Uniforme order in your proceedings; and not bee subject to one manner of entrance in one Bookes beginning, and another manner in another Bookes beginning; as the usuall course of all printed Bookes, and Teachers sheweth.

But if you look unto Letter S. Nº. 1. in the Compleat Journall of my Merchants-Mirrour, comparing the same with the Ballance of the Leager A. and with Stocke in the Leager B. you shall be led (as by the hand) to my meanings Expression.

In the last made Ballance of the former part of this present Booke, your Estate was found to be £.7482.7.9.D. but NB. that parcell must not be medled with. For when all the other Eleven summes are entered into your Journalls Inventorie, and posted over into your Leager; then will your Leagers difference in Debit and Credit manifest your Old Bookes Estate; and your present Estate in your New Books cannot be so presently discerned by a stranger that should cast an eye into them, as when your Estate standeth in one entire summe.

This for advice, each doe his pleasure.

Nota,

These againſt-ſtanding Eleven parcells, are the Journall Dictations for the Inventorie parcells; and alſo the order which of them ſhould be firſt entered, as before is related.

	£	ß	₰
130. £ 1249.5.2 ₰. for ſeverall Coines therein this day;——; in Gold and Silver, as by the agreement between my Leager-Caſh, and his Caſh-book appeares; the ſumme of—— —— —— ——	1249	5	2
131. £ 942.10.—.₰. for 145. peeces unſold;——; which at 6. £. 10. ß. *per* peece, amounteth to—— —— —— ——	942	10	—
132. £ 471.10.—.₰. for 115. peeces unſold;——; the particulars are as followeth, 70. Sempeternums——at 4. £. 5. ß.——£ 297.10.—.₰ 30. Perpetuanes——at 3. £. 18. ß.——£ 117.—.—.₰ 15. Sayes——at 3. £. 16. ß.——£ 57.—.—.₰	471	10	—
133. £ 180.—.—.₰. for 80. peeces unſold;——; rated at 45. ß. *per* peece, the ſumme produceth—— —— —— —— ——	180	—	—
134. £ 530.16.9.₰. for 180. peeces unſold;——; the particulars are as followeth, 60. Kerſies, No. A. 60. Dito No. B. 60. Leeds Dozens. 120. Kerſies, and 60. Dozens, producing together—— ——	530	16	9
135. £ 645.4.6.₰. for ſundry Wares unſold;——; being formerly ſent to ſell for my accompt, as followeth, 20. Sempeternums coſt 80. ß. *per* peece——£ 80.—.—.₰ 20. Perpetuanes—coſt 78. ß. *per* peece——£ 78.—.—.₰ 11. C. of Tin——coſt 112. ß. *per Cent.*——£ 61.12.—.₰ 1576. Peeces of Figs, which coſt together——£ 425.12.6.₰	645	4	6
136. £ 2000.—.—.₰. for Principall of the firſt coſts thereof, being—— —— —— —— —— —— —— ——	2000	—	—

Anno 1640. The 5. day of July, in London.

	£	ß	d
The 11. day of July, 1640.			
141. Bought of *David Darling* for the Company of *John Jacobson Vinck* at Amsterdam $\frac{1}{3}$, & $\frac{2}{3}$ for my self—120. Kersies; paying $\frac{2}{3}$ now, & the remainer to stand out 3. months; the whole at 3. £ *per* peece, is—	360	—	—
142. So that my Casheeres payment now; to *Barent Brant*, by order of *David Darling*, is—	240	—	—
143. Of which payment *John Jacobson Vinck* at Amsterdam, is to make me good upon accompt presently; his $\frac{1}{3}$ part being—	80	—	—
The 19. day of July, 1640.			
144. Brought into Company $\frac{1}{3}$ for *John Jacobson Vinck* at Amsterdam, and $\frac{2}{3}$ for my selfe; of mine owne Wares for ready-monie; 60. Kersies, No. A.—at 59. ß *per* peece—£ 177.—.—.d 60. Dito—No. B.—at 63. ß *per* peece—£ 189.—.—.d	366	—	—

145. More

	£	ß	₰
137. £ 450.—.—.₰, for $\frac{7}{12}$ part thereof;——; Maſter of the ſame for this preſent Voyage to the Canaries, is *James Port*, the coſt thereof is——	450	—	—
138. £ 160.17.—.₰. due to me the 11. of October next;——; as by his Bill appeareth, being——	160	17	—
139. £ 145.—.4.₰. due to me in Ready-monie;——; as appeareth by the agreement betwixt us; for the Legacie of the 5. of January, ſold unto him, upon the which reſteth unpaid——	145	—	4
140. £ 367.4.—.₰. for 3672. guil. due to mee;——; for my Wares ſold there by him; exchange at 33. ß 4. ₰. amounteth to——	367	4	—
The 11. *day of July*, 1640.			
141. £ 360.—.—.₰. for 120. peeces, part on 3. moneths;——; and $\frac{1}{3}$ in hand; the whole at 3. £ *per* peece, produceth——	360	—	—
142. £ 240.—.—.₰. paid to *Barent Brant*;——; Aſsigne of Dito *David*, by my Caſheere, the ſumme of——	240	—	—
143. £ 80.—.—.₰. for his $\frac{1}{3}$ of Kerſies;——; paid by the appointment of *David Darling*, being——	80	—	—
The 19. *day of July*, 1640.			
144. £ 366.—.—.₰. for 120. peeces of mine owne;——; brought into the Company, as part of my Stocke, *viz.* 60. Kerſies, N°. A.——at 59. ß. *per* peece——£ 177.—.—.₰ 60. Dito—N°. B.——at 63. ß. *per* peece——£ 189.—.—.₰	366	—	—

Anno 1640. *The* 19. *day of July, in London.*

	£	s	d
145. More—80. Durances, at 45 s. *per* peece, the monie is——	180	—	—
146. Of which Principall, *John Jacobson Vinck* is to make me good in accompt presently; his one third being——	182	—	—

The 28. *day of July*, 1640.

147. Drawne by mee for Company use, 2908. guil. 4. stivers, being the Ready-monie that I am out of purse for *John Jacobson Vinck* at Amsterdam; my Bills delivered here to *Silon Slow*, payable at 2. mos to Dito *Silon*, or Assignes; exchange at 37 s. the value here received by my Cashеere, is—— 262 — —

The 7. *day of August*, 1640.

148. Received by Captaine *Solomon*, from *Diego del Varino* at Lisborne, 3. Barrells of Couchenelia Mestica, to sell for his accompt, *viz.*

N°. 1. poiz 210. ℔. tarr. 17. ℔.	Grosse—585. ℔.	
2. poiz 179. ℔. tarr. 15. ℔.	Tarr.——51. ℔.	
3. poiz 196 ℔ tarr. 19. ℔.	Netto—534. ℔.	
Charges paid at the receit hereof by my Cashеere, is——	3	17 8

149. Paid to *James Portoys* by my Cashеere, the monie that hee had laid out for mee formerly towards my $\frac{7}{32}$ part of victualling of the good Ship the Speedwell of London, being—— 19 15 4

The 13. *day of August*, 1640.

150. Bought for Ready-monie of *Bartell Bacon* 96. peeces of Colchester blacke Bayes, being of severall sorts and prizes; the same I now send in the Ship of Captaine *Solomon* for Lisborne, unto *Diego del Varino*

	£	ß	₰
145. £ 180.—.—.₰. for 80. peeces of mine owne;——; brought into the Company, as part of my Stocke, at 45. ß. *per* peece, is——	180	—	—
146. £ 182.—.—.₰. for his $\frac{1}{3}$ of 546. £;——; by me brought into the Companie, which monie he is to make mee good in accompt presently, his one third being—— —— —— —— ——	182	—	—

The 28. day of July, 1640.

147. £ 262.—.—.₰. drawne for Companie uſe;——; the Ready-monie that I am out of purſe, being 2908. guil. 4. ſtivers; my Bills delivered here to *Silon Slow*, payable at 2. uſos to Dito *Silon* or Aſsignes; the value received here by my Caſheere, exchange at 37. ß. is——	262	—	—

The 7. day of Auguſt, 1640.

148. £ 3.17.8.₰. for charges of 3. Barrells, poiz 534. ℔;——; received by Captaine *Solomon*, to ſell for the accompt of Dito *Diego*; the particular, N°. and Weight, is as followeth,

N°. 1. poiz 210. ℔. tarr. 17. ℔.	} Groſſe—585. ℔.	
2.——179. ℔. tarr. 15. ℔.	} Tarr.——51. ℔.	
3.——196. ℔.——19. ℔.	} Netto—534. ℔.	
Charges hereof paid by my Caſheere at the receit, is—— ——	3	17	8

149. £ 19.15.4.₰. towards my $\frac{7}{12}$ victualling; laid out for me by *James Portoys*, and now repayed him by my Caſheere, being——	19	15	4

The 13. day of Auguſt, 1640.

150. £ 594.—.—.₰. paid for 96. Colcheſter Bayes;——; bought of *Bartell Bacon*, being of ſeverall ſorts, and prices; the ſame I now ſend in the Ship of Captaine *Solomon*, to be ſold there for Company,

as

	£	ß	d
Varino, to ſell for the Company of *John Jacobſon Vinck* at Amſterdam $\frac{2}{3}$, and $\frac{1}{3}$ for my ſelfe; my Caſheeres payment is—— £ 543. 15. 9. Charges paid here by me, as by the particulars ſent to *John Jacobſon Vinck*, amounteth unto—— £ 50. 4. 3.	594	—	—
151. The $\frac{2}{3}$ whereof belonging to *John Jacobſon Vinck*, which he is to make me good in accompt preſently, is——	396	—	—

The 19. *day of Auguſt*, 1640.

152. Drawne by mee for Company uſe, guil. 4395. 12. ſtivers, this being the value of the Ready-monie that I am out of purſe for *John Jacobſon Vinck* (as above) my Bills delivered here to *Silon Slow*; payable at 2. uſos to the ſaid *Silon*, or Aſsignes; Exchange at 37. ß. the ſumme here by my Caſheere, is——	396	—	—

The 26. *day of Auguſt*, 1640.

153. Sold to *Evert Evertſon*, for the Company of *John Jacobſon Vinck* at Amſterdam $\frac{1}{3}$, and $\frac{2}{3}$ for my ſelfe; 60. Kerſies, N°. A. } 60. Dito—N°. B. } at 70. ß. *per* peece, to pay part monie, the remainer at 2. moneths, to diſcount for 6. moneths, after one ſhilling *per* pound, the 120. peeces produce——	420	—	—
154. So that my Caſheere receiveth of *David Darling* in part of the ſaid Kerſies, by order of *Evert Evertſon*——	300	—	—
155. Whereof $\frac{1}{3}$ of the monie is now made good upon the accompt of *John Jacobſon Vinck* at Amſterdam, being——	100	—	—

The 3. *day of September*, 1640.

156. Remitted unto *John Jacobſon Vinck* at Amſterdam, guil. 4580. in		—	

	£	ß	d
as above in my Caſheeres payment is—— —— —— £ 543.15.9. More, charges paid by him, as by the particulars ſent to *John Jacobſon Vinck*, amounteth unto—— £ 50. 4.3.	594	—	—
151. £ 396.—.—.d. for ⅔ of 594. £ ;——; which hee is to make me good in accompt preſently, being—— —— —— —— ——	396	—	—

The 19. day of Auguſt, 1640.

152. £ 396.—.—.d. drawne for Company uſe ;——; the Ready-monie that I am out of purſe, being 4395 guilders, 12. ſtivers ; my Bills delivered here to *Silon Slow*, payable at 2. uſos to the ſaid *Silon*, or Aſsignes ; the value received here by my Caſheere, exchange at 37. ß. is—— —— —— —— —— —— —— —— ——	396	—	—

The 26. day of Auguſt, 1640.

153. £ 420.—.—.d. for 120. peeces, part at 2. moneths ;——; ſold him ; to wit, 60. Kerſies, N°. A. 60. Dito—N°. B. } at 70. ß. *per* peece, to pay part monie, the remainer at 2. moneths, to diſcount for 6. moneths after, at one ſhilling each pound ; the whole produceth—— —— —— ——	420	—	—
154. £ 300.—.—.d. received in part ;——; by my Caſh-keeper of *David Darling*, by the Aſsignment of the ſaid *Evert*, being——	300	—	—
155. £ 100.—.—.d. for ⅓ of the received monie ;——; now made good upon the accompt of the ſaid *John*, being—— —— ——	100	—	—

The 3. day of September, 1640.

156. £ 400.—.—.d. remitted by me, guil. 4580 ;——; in Bills of			

	£	ß	₰
in Bills of *Evert Evertſon*, payable at uſance by *Jaſper Johnſon*, to be imploied by the ſaid *John Jacobſon*, for the good of us both; by the which hee is to lay in an equall ſumme; my Caſheeres payment at 38. ß. 2. ₰. is——	400	—	—
157. Received by mee of my Caſheere, for Traffickes generall occaſions——	100	—	—
158. Received from *Diego del Varino* at Lisborne, by Shipper *John Thomſon*, 270. Frailes of Figges, and 300. peeces of Rayſins *Solis*, to ſell for his accompt; the Freight, Cuſtome, and other Charges, paid by my ſelfe, as in my Book of petties, are——	25	10	7

The 18. *day of September*, 1640.

159. I have delivered to *Evert Evertſon* 130. Cloth Raſhes, to be imployed by him for the good of our Company, this being my $\frac{2}{7}$; by the which he is to bring in $\frac{5}{7}$ more; this my part at 7. £. *per* peece, are——	910	—	—

The 27. *day of September*, 1640.

160. Received by my Caſheere of *James Port*, Maſter of the Speedwell of London; the Freight due to the Owners of the ſame for this preſent Canarie Voyage, all charges defrayed; ſo there is due to

John Jacobſon Vinck of Amſterdam $\frac{13}{32}$ part——	£ 182. 16. 3. ₰	
Evert Evertſon for his—— —— $\frac{9}{32}$ part——	£ 126. 11. 3. ₰	
My ſelfe, for my—— —— —— $\frac{7}{32}$ part——	£ 98. 8. 9 ₰	
David Darling for his—— —— $\frac{3}{32}$ part——	£ 42. 3. 9. ₰	
	450	— —

161. Taken unto my ſelfe the 3. Barrells of Couchenell, received the 7. day of Auguſt laſt; the ſame have I ſhipt by *John Claſon* Shipper, to *John Jacobſon Vinck* at Amſterdam, to be ſold by him for the good

	£	ß	₰
Evert Evertſon; payable at uſance by *Jaſper Johnſon*, to be imployed by the ſaid *John*, for the good of us both, by the which hee is to adjoine an equall ſumme; my Caſheeres payment at 38.ß.2.₰. is——	400	—	—
157. £ 100.—.—.₰. received for Trafficks uſe;——; of my Caſhkeeper, the ſumme of—— —— —— —— —— ——	100	—	—
158. £ 25.10.7.₰. for charges at the receit;——; of 270. Frailes of Figs, and 300. peeces of Rayſins; received by *John Thomſon*, to ſell for the accompt of Dito *Diego*; the Cuſtome, Freight, and other charges paid by ſelfe, as in my Booke of petties appeareth, are——	25	10	7

The 18. day of September, 1640.

159. £ 910.—.—.₰. for 130. peeces delivered;——; to bee imployed by him for the good of our Company; this being my $\frac{2}{3}$ of the Stocke, by the which hee is to adjoine $\frac{1}{2}$ more; this my part at 7. £. *per* peece, produceth—— —— —— —— —— —— ——	910	—	—

The 27. day of September, 1640.

160. £ 450.—.—.₰. received of *James Port* Maſter;——; by my Caſheere, for Freight of the ſaid Ships preſent Canarie Voyage, all charges defrayed; ſo there is due to be made good to *John Jacobſon Vinck* of Amſterdam $\frac{1}{3}\frac{3}{2}$ part, being £ 182.16.3. *Evert Evertſon* for his—— ——$\frac{9}{32}$ part——£ 126.11.3. My ſelfe, for my—— ——$\frac{7}{32}$ part——£ 98. 8.9. *David Darling*, for his—— ——$\frac{3}{32}$ part——£ 42. 3.9.	450	—	—
161. £ 1580.10.—.₰. for 3. Barrels, poiz 545.℔;——; taken unto my ſelfe; the ſame I have ſhipt by *John Claſon* Maſter, to the ſaid *John Jacobſon*, to be ſold by him for the good of us both; by the which he			

	£	ß	d
good of us both; by the which hee is to adjoyne $\frac{1}{3}$ more; the weight and price is as followeth, No. 1. poiz 217. tarr. 19. ℔. English 2. —— 183. —— 16. ℔. —— 3. —— 200. —— 20. ℔ —— Grosse —— 600. tarr. 55. ℔. Netto 545. ℔. at 58. ß. *per* pound ready-monie, produceth guil. 15 805. —— —— ——	1580	10	—
162. Custome, and other petty charges upon the same, paid by my selfe, is —— —— —— —— —— —— —— ——	62	13	7

The 5. *day of October*, 1640.

	£	ß	d
164. *John Jacobson Vinck* at Amsterdam advertiseth me in letters dated the 27. passado, that hee hath sold for my accompt unto *Seager Solt* the Commodities following, being of sorts and prizes, *viz.* 1576. peeces of Figs, at 70. stivers *per* peece, —— guil. 5516. 11. C. weight of Tin, at 72. guil. *per* C. —— —— guil. 792. His receit there is 6308 guil. exchange at 33. ß. 4 d. are sterlings monie —— —— —— —— —— —— —— —— ——	630	16	—
165. Delivered unto *David Darling*, by the order of *John Jacobson Vinck* at Amsterdam, and for his use, 80. Durances, being in Company $\frac{1}{3}$ for Dito *John*, and $\frac{2}{3}$ for my selfe; the same at 57. ß. *per* peece ready-monie, is —— —— —— —— —— —— —— ——	228	—	—
166. Ware-house roome of the same for 13. weekes, at one penny *per* peece each weeke, is —— —— —— —— —— £ 4. 6. 8 d. And for my Provision, at 2. *per Cent.* is —— —— £ 4. 11. 7. d.	8	18	3
167. The $\frac{1}{3}$ of £ 39. 1. 9. d. gaines belonging to *John Jacobson Vinck* at Amsterdam, is —— —— —— —— —— —— ——	13	—	7
168. And my $\frac{2}{3}$ of the said gaines due to me upon the same accompt, is —— —— —— —— —— —— —— —— —— ——	26	1	2

169. So

	£	ß	₰
he is to adjoyne ⅓ more; This my ⅔, exchange at 33. ß. 4. ₰. are guilders 15805. the weight and price is as followeth.			
No. 1. poiz 217. ℔. tarr. 19. ℔. Engliſh 2. —— 183. ℔. tarr. 16. ℔. —— 3. —— 200. ℔. tarr. 20. ℔. ——			
Groſſe —— 600. ℔. tarr. 55. ℔. Nett. 545. ℔. at 58. ß. *per* pound ready-monie, producing —— —— —— —— ——	1580	10	—
162. £ 62. 13. 7. ₰. paid by my ſelfe; ——; for Cuſtome and other charges, as by my Book of petties; the ſame at 33. ß. 4. ₰. are guil. 626. 16. —pen. and here —— —— —— —— —— —— ——	62	13	7

The 5. *day of October*, 1640.

164. £ 630. 16. — ₰. for guil. 6308. being the ſales of my Wares; —; ſold there for ready-monie to *Seager Solt*, as by the advertiſement in his letter, dated the 27. paſſado; the ſorts and prizes are as followeth, 1576. peeces of Figs, at 70. ſtivers *per* peece, —— guil 5516. 11. C. weight of Tin, at 72. guil. *per* C. —— —— guil. 792. His receit there is 6308. guilders, at 33. ß. 4. ₰. produceth in ſterlings —— —— —— —— —— —— —— —— ——	630	16	—
165. £ 228 —. —. ₰. for 80. peeces delivered; ——; for his uſe, and by his order, to *David Darling*; the ſame at 57. ß. *per* peece ready-monie, is —— —— —— —— —— —— —— ——	228	—	—
166. £ 8. 18. 3. ₰. for Ware-houſe roome, and Proviſion; ——; of the ſame, *viz.* For 13. weekes Ware-houſe, at 1 ₰. the weeke —— £ 4. 6. 8. ₰. For my Proviſion of 228. £. at 2 *per Cent.* is —— £ 4. 11. 7. ₰.	8	18	3
167. £ 13. —. 7. ₰. for his ½ of £ 39. 1. 9 ₰. gaines; ——; which I make good in accompt to him, being —— —— —— —— —— ——	13	—	7
168. £ 26. 1. 2. ₰. for my ⅔ gaines; ——; of the ſaid Durances, as appeareth by the accompt, being —— —— —— —— —— ——	26	1	2

	£	ß	₰
169. So that I make good in ready-monie upon the accompt of *John Jacobſon Vinck* at Amſterdam, $\frac{1}{3}$ of his Principall and Gaines; the monie being——	73	—	7

The 13. *day of October*, 1640.

170. Shipt to Rotterdam by *Peter Jaſperſon* theſe enſuing Goods; and conſigned to *John Sands*, to be ſold there for the accompt of *John Jacobſon Vinck* at Amſterdam $\frac{2}{3}$, and $\frac{1}{3}$ for my ſelfe, *viz.*

65. Sempeternums at 5. £. 10. ß. *per* peece—£ 357. 10. —. ₰
27. Perpetuanes — at 4. £. 5. ß. *per* peece—£ 114. 15. —. ₰
13. Sayes—— ——at 4. £. 2. ß. *per* peece—£ 49. 4. —. ₰

	521	9	—
171. Cuſtome, and other charges at the ſhipping of the ſame, paid by my ſelfe, is——	18	12	—
172. So the $\frac{2}{3}$ that *John Jacobſon Vinck* is to make me good in preſent monie, amounteth to——	216	—	5
173. Delivered unto *Evert Evertſon* 56. Leeds Dozens, to be ſold by him for the good of our Company, this being my $\frac{1}{3}$, unto the which hee is to bring in $\frac{2}{3}$ more; this my part, at 97. ß. *per* peece, is——	271	12	—
174. Sold unto *Evert Evertſon* my Houſe, called the White Horſe, ſtanding in Lumbardſtreet; the monie for the ſame I take to my private uſe, being——	2150	—	—

The 23. *day of October*, 1640.

175. I have order from the Owners of the Ship the Speedwell of London,

	£	ß	₰
169. £ 73.—.7 ₰. for his part of the ready-monie;——; received for the Durances, his $\frac{1}{3}$ Principall and Gaines, being—— —— ——	73	—	7
The 13. day of October, 1640.			
170. £ 521.9.—.₰. for 104. peeces ſhipt thither;——; the particulars ſent by *Peter Jaſperſon*, to ſell for our accompt, are as followeth, 65. Sempeternums at 5. £. 10. ß. *per* peece — £ 357.10.—.₰ 27. Perpetuanes — at 4. £. 5. ß. *per* peece — £ 114.15.—.₰ 12. Sayes—— —— at 4. £. 2. ß. *per* peece — £ 49. 4.—.₰	521	9	—
171. £. 18.12.—.₰. for charges paid by my ſelfe;——; at the ſhipping of the ſame; the particulars as in my book of petties, are— ——	18	12	—
172. £ 216.—.5.₰. for his $\frac{1}{7}$ of my diſburſement;——; which he is to make me good in preſent monie; the ſumme being—— ——	216	—	5
173. £ 271.12.—.₰. for 56. Dozens delivered to him;——; being my $\frac{1}{7}$ of the Stocke, by the which he is to adjoyne $\frac{1}{7}$ more; my part, at 97. ß. produceth—— —— —— —— —— —— —— ——	271	12	—
174. £ 2150.—.—.₰. received of *Evert Evertſon*;——; the value of the ſaid ſold Houſe, which I have taken to my private uſe, being——	2150	—	—
The 23. day of October, 1640.			
175. £ 450.—.—.₰. by their order made good;——; to the following			

	£	ß	d
London, to make good unto each mans accompt the mony that I have received the 27. paſſado, being——	450	—	—
176. Brought for Traffickes occaſions out of my private Eſtate, to cloſe the ſaid accompt——	6	16	2
177. Paid by my Caſheere unto *David Darling* to cleare his accompt——	1	6	9
178. So that I make good in accompt to Dito *David* 120. £. due to him for Company Commodities, bought of him the 11. day of July, whereof ⅓ to be made mee good in preſent mony by *John Jacobſon Vinck* at Amſterdam, is——	40	—	—
179. And I have received (unto my private uſe) of *David Darling*, for the accompt of *John Jacobſon Vinck* at Amſterdam, the monies that I am out of Purſe for him, being——	285	10	6

The 2. *day of November*, 1640.

180. Brokage of Couchenell, for the accompt of *Diego del Varino* at Lisborne, producing £ 1580. 10. ß. at ⅓ *per Cent.* paid by my Caſheere, is——	5	5	4
181. And my Proviſion of the ſame £ 1580. 10. ß. at 2. *per Centum*, produceth——	31	12	2
182. So that the Neat proceed, with 11. ℔. advance upon Engliſh weight, charges, and proviſion deducted, is——	1539	14	10

183. Sold

	£	ß	₰
following accompts, the mony that I received the 27. passado, *viz.*			
To—— —— ——for his $\frac{1}{3}\frac{3}{4}$ part—£ 182.16.3.₰.			
To—— —— —— ——for his $\frac{2}{3}\frac{2}{4}$ part—£ 126.11.3.₰.			
To—— —— ——for my $\frac{7}{3}\frac{7}{2}$ part—£ 98. 8.9.₰.			
To—— —— ——for his $\frac{3}{3}\frac{3}{2}$ part—£ 42. 3.9.₰.	450	—	—
176. £ 6.16.2.₰. brought from my private Estate ;——; for Traffickes occasions, to close this accompt—— —— —— —— ——	6	16	2
177. £ 1.6 9.₰. paid to him in full ;——; by my Cassheere, to cleare his accompt, the summe of—— —— —— —— ——	1	6	9
178. £ 40.—.—.₰. for $\frac{1}{3}$ of 120. £ ;——; due to *David Darling* for Company Commodities, bought of him the 11. day of July ; my disbursement for Dito *John*, being—— —— —— —— ——	40	—	—
179. £ 285.10.6.₰. received of *David Darling* for him ;——;and taken to my private use ; being the monies that I am out of Purse for the said *John* ; my receit is—— —— —— —— —— ——	285	10	6
The 2. *day of November*, 1640.			
180. £ 5.5.4.₰. for Brokage of £ 1580.10.ß ; —; paid by my Cassheere, being at $\frac{1}{3}$ *per Cent.*—— —— —— —— —— ——	5	5	4
181. £ 31.12.2.₰. for my Provision ;——; of £ 1580.10.ß. producing at 2. *per Centum*, to—— —— —— —— —— —— ——	31	12	2
182. £ 1539.14.10.₰. for the Neat proceed ;——; with 11. ℔. advance upon English weight, charges, and provision deducted, the difference is—— —— —— —— —— —— —— ——	1539	14	10

	£	ß	d
183. Sold to *Evert Everſon*, for the accompt of *John Jacobſon Vinck* at Amſterdam $\frac{2}{3}$, and $\frac{1}{3}$ for my ſelfe. 120. Keighley Kerſies, at 70. ß. *per* peece ready-monie ——	420	—	—
184. So that he alloweth mee forbearance of £ 145. which by agreement is —— —— —— —— —— —— ——	14	10	4
185. Of whom I receive for my private uſe in full to cleare the accompt —— —— —— —— —— —— —— ——	566	19	5
186. And he enjoyeth the diſcount of 120 £. for goods ſold to him the 26. of Auguſt, being —— —— —— —— —— —— ——	6	—	—
The 22. *day of* November, 1640.			
187. The ſeverall charges (as Brokage, or the like) paid by my Caſheere upon the Kerſies for the Company of *John Jacobſon Vinck* at Amſterdam $\frac{1}{3}$, and $\frac{2}{3}$ for my ſelfe, are as in the Booke of petties appeareth —— —— —— —— —— —— —— ——	3	5	9
188. And my proviſion of 840. £. at 2. *per Cent.* is —— ——	16	16	—
189. So that *John Jacobſons* $\frac{1}{3}$ advance upon theſe Kerſies, is ——	29	6	1
190. And my $\frac{1}{3}$ advance upon this ſaid accompt, is —— —— ——	58	12	2
191. So there is to be made good unto *John Jacobſon Vinck* at Amſterdam, for $\frac{1}{3}$ of the Principall and profit of the 240. Kerſies in Company —— —— —— —— —— —— —— ——	171	6	1

	£	ß	₰
183. £ 420.——.——.₰. for 120. peeces sold ;——; for ready-monie, producing at 70. ß. *per* peece, to—— —— —— —— —— ——	420	—	—
184. £ 14.10.4.₰. being forbearance of £ 145 ;——; the which by agreement, is—— —— —— —— —— —— ——	14	10	4
185. £ 566.19.5.₰. received of him in full ;——; which I take to my private use, to cleare the accompt with him, being—— —— ——	566	19	5
186. £ 6.——.——.₰. for the discount of 120. £ ;——; sold him the 26. day of August, to rebate at one shilling for every £. is—— ——	6	—	—
The 22. day of November, 1640.			
187. £ 3.5.9.₰. for Brokage, and other petties paid ;——; by my Casheere, as by the particulars in my Book of petties appeareth——	3	5	9
188. £ 16.16.——.₰. for my provision of £ 840;——; at 2. *per Centum*, being—— —— —— —— —— —— —— —— —— ——	16	16	—
189. £ 29.6.1.₰ for his ½ of advance ;——; upon the said Kersies, being—— —— —— —— —— —— —— ——	29	6	1
190. £ 58.12.2.₰. for my ½ advance upon the same—— —— ——	58	12	2
191. £ 171.6.1.₰. for Principall and profit ;——; of 240. Kersies, now made good to him, being—— —— —— —— —— —— —— ——	171	6	1

	£	ß	₰
192. Writings received from *Diego del Varino* at Lisborne, of the ſale of 96 Bayes, ſent to him the 13. day of Auguſt laſt; which produce cleare (all charges deducted) as by the accompt appeareth, 3000. Duckets; the ſame he ordereth me to make good in mine owne hands, amounting at 5. ß. 3. ₰. *per* Ducket, to —— —— —— —— ——	787	10	—
193. So that ⅔ of the gaines by the ſales of the ſaid 96. Bayes, due to *John Jacobſon Vinck* at Amſterdam, is —— —— —— ——	129	—	—
194. And my ⅓ part of the gaines produceth —— —— ——	64	10	—
195. Inſomuch that there is to be made good unto *John Jacobſon Vinck* for his ⅔ of the Principall and profit of the 96. Bayes in Company —— —— —— —— —— —— —— ——	525	—	—
The 11. *day of December*, 1640.			
196. Received unto my private uſe of *Evert Evertſon* the monies that I have formerly put forth unto him, to be imployed for the good of our Company; the ſame, with my part of advance, is —— ——	1247	13	5
197. Sold unto *Barent Brant* for the accompt of *Diego del Varino* at Lisborne, theſe enſuing particulars; and the money received by my Caſheere: 300. peeces of Raiſins *Solis*, poiz 225. C. 3. qrs. at 33. ß. are —— —— £ 372. 9. 9. ₰. 270. peeces of Figs, Tapnets, poiz 67. C. 2. qrs. at 50. ß. are —— —— £ 168. 15. —. ₰.	541	4	9
198. Brokage of the ſame at ½ *per Cent.* paid by my Caſheere, is ——	1	16	1
199. Ware-houſe room of the ſame, at 2. ₰. *per* moneth £ 4. 15. — Proviſion of £. 541. 4. 9. ₰. at 2. *per Cent.* —— £ 10. 16. 6.	15	11	6
200. So the Neat proceed of the ſame, which I transferre to his particular accompt, all charges and proviſion deducted, is —— —— ——	498	6	7

201. *John*

	£	ß	₰
192. £ 787.10.—. for the ſale of 96. Bayes';——; ſent to him the 13. day of Auguſt laſt, which produce cleare (all charges deducted) as by the accompt appeareth, 3000. Duckets, the ſame he ordereth me to make good in mine own hands, amounting at 5. ß. 3. ₰ *per* Ducket, to—	787	10	—
193. £ 129.—.—.₰. for his $\frac{2}{3}$ of the gaines;——; by the ſales of 96. Bayes, produce as by the accompt—— —— —— ——	129	—	—
194. £ 64.16.—.₰. for my $\frac{1}{3}$ of the gaines, being—— —— ——	64	16	—
195. £ 525.—.—.₰. for Principall, and profit;—; of the 96. Bayes in Company, now made good to his particular accompt—— ——	525	—	—
The 11. *day of December*, 1640.			
196. £ 1247.13.5.₰. for Principall, and gains;——; received back unto my private uſe; being the monies that I have formerly put forth unto him, to be imployed for the good of our Company; the ſame is——	1247	13	5
197. £ 541.4.9.₰. for 270. peeces of Figs, and 300. of Raiſins;——; ſold to *Barent Brant*, which value hee hath paid to my Caſheere; the particulars are, For 300. peeces of Raiſins *Solis*, poiz 225. C. 3. qrs. at 33. ß. are—— ——£ 372. 9. 9.₰. For 270. peeces of Figs, Tapnets, poiz 67. C. 2. qrs. at 50. ß. are—— ——£ 168.15.—.₰.	541	4	9
198. £ 1.16 1.₰. for Brokage of £ 541.4.9.₰.;——; paid by my Caſheere, amounting at $\frac{1}{3}$ *per Cent.* unto—— —— —— ——	1	16	1
199. £ 15.11.6.₰. for Ware-houſe, & proviſion;—; of the ſame, *viz.* For 1. moneths Ware-houſe room, at 2 ₰ *per* peece, £ 4.15.— For my proviſion of £ 541.4.9 ₰. at 2 *per Cent.*—£ 10.16. 6.	15	11	6
200. £ 498.6.7.₰. for the proceed of fruits;——: ſold, which I tranſferre to his particular accompt, all charges and proviſion deducted, is—	498	6	7

Anno 1640. The 21. day of December in London.	£	ß	d
201. *John Sands* at Rotterdam hath sent me an accompt concerning the sale of Goods, shipt to him the 13. of October last; the Neat proceed thereof (by my order) he hath remitted to *John Jacobson Vinck* at Amsterdam, and for his accompt; being guil. 6210. exchange at 33. ß. 4. d. is	621	—	—
202. So that $\frac{1}{5}$ of the gaines by the sales of these Goods due to *John Jacobson Vinck* at Amsterdam, is	32	7	7
203. And my $\frac{3}{5}$ of the said gaines produceth	48	11	5
204. Insomuch, that there is to be made good unto *John Jacobson Vinck*, for his full Principall, and profit of all Company passages	248	8	—
The 28. day of December, 1640.			
205. *John Jacobson Vinck* at Amsterdam remitteth unto me 21600. guild. in Bills of himselfe, dated the 15. present; payable at sight by *Barent Brant*, being part of the Principall that I formerly sent to him the 3. and 18. of September, to be imployed there; my receit (for my private vse) at 36. ß. Flem. produceth	2000	—	—
206. More, hee remitteth unto mee, and for my proper accompt 4320. guild. the value there, of himselfe the 15. present; payable here at usance unto my selfe, by my selfe, for his accompt, the same at 36. ß. produceth	400	—	—
207. More, he writeth that there is due to mee for my partable accompt, with Principall and gaines (but not yet received) 795. guil. Exchange at 33. ß. 4. d. produceth	79	10	—
The 31. day of December, 1640.			
208. *Diego del Varino* at Lisborne His accompt Current	1250	11	5

209. *John*

Anno 1640. *The* 21. *day of December, in London.*	£	ß	₰
201. £ 621.—.—.₰. for the Neat ſales of Goods ſhipt;——; the 13. of October laſt; the ſame (according to my order) hee hath remitted to Dito *John*, and for his accompt; being guil. 6210. exchange at 33. ß. 4. ₰. is—— —— —— —— —— —— ——	621	—	—
202. £ 32.7.7.₰. for his $\frac{2}{5}$ gaines upon the Voyage;——; by the ſales of Goods ſhipt thither, being—— —— —— —— ——	32	7	7
203. £ 48.11.5.₰. for my $\frac{3}{5}$ part gaines thereof, being—— ——	48	11	5
204 £ 248.8.—.₰. for Principall and profit;——; of all Company paſſages in full made good to him upon due accompt, being—— ——	248	8	—
The 28. *day of December*, 1640.			
205. £ 2000.—.—.₰. for guild. 21600. remitted to mee;——; in Bills of himſelfe, dated the 15. preſent; payable at ſight by *Baxent Brant*, being part of the Principall that I formerly ſent to him the 3. and 18. of September, to be imployed there, my receit (for my private uſe) at 36. ß. Flem. produceth—— —— —— —— ——	2000	—	—
206. £ 400.—.—.₰. for guil. 4320. remitted to me;——; and for my accompt; the value there of himſelfe, the 15. preſent, payable here at uſance unto my ſelfe, by my ſelfe, for his accompt, the ſame at 36. ß. produceth—— —— —— —— —— —— ——	400	—	—
207. £ 79.10.₰. for guil. 795. Principall and gaines;——; due to mee for my partable accompt (but as hee writeth, it is not as yet received) exchange at 33. ß. 4 ₰. produceth—— —— —— ——	79	10	—
The 31. *day of December*, 1640.			
218. *John Jacobſon Vinck* at Amſterdam His accompt Currant—	81	1	—

219. *John*

Anno 1640. *The* 31. *day of December, in London.*	£	S	d
209. *John Jacobſon Vinck* at Amſterdam, My accompt *by* Him *in Company*	20	13	7
210. Exeter Wares, 5. Sempeternums, 3. Perpetuanes, 5. Sayes	44	7	—
211. Goods at Amſterdam, in the hands of *John Jacobſon Vinck*	158	—	—
212. *John Jacobſon Vinck* at Amſterdam, My accompt Currant	32	—	—
213. Cloth-Raſhes, 130. peeces	65	—	—
214. Kerſies and Dozens, 120. Kerſies, 60. Dozens	121	15	3
215. Houſe the White Horſe	150	—	—
216. *Evert Evertſon*, My accompt *by* Him *in Company*	66	1	5
217. Caſh	1829	3	—

	£	ß	₰
219. *John Jacobſon Vinck* at Amſterdam, My accompt Current—	489	10	—
220. Cloth-Raſhes, 15. peeces—	97	10	—
221. Kerſies and Dozens, 4. peeces—	15	—	—
222. Ship the Speedwell of London, $\frac{7}{32}$ part—	450	—	—
223. *John Jacobſon Vinck* at Amſterdam, My accompt *by* Him *in Company*—	102	—	—
224. Exeter Wares, 104. peeces—	94	6	—
225. Goods vended at Amſterdam, by *John Jacobſon Vinck*—	143	11	6
226. Ship the Speedwell of London—	78	13	5
227. Profit and Loſſe—	870	10	7
228. Eſtate-reckoning—	1769	11	2

End of the Waſte-booke.

No.——————B.

£	s	d
1829	3	
486	10	
450		
158		
97	10	
44	7	
20	13	7
15		
3101	3	7

£	s	d
1250	11	5
787	10	
2038	1	5

£	s	d
521	9	
48	11	5
32	7	7
18	12	
621		

£	s	d
870	10	7
102		
32		
1004	10	7

£	s	d
182	16	3
126	11	3
98	8	9
42	3	9
450		

£	s	d
1769	11	2
1250	11	5
81	1	
3101	3	7

£	s	d
1539	14	10
498	6	7
2038	1	5

£	s	d
621		

£	s	d
150		
143	11	6
121	15	3
94	6	
78	13	5
75	8	2
66	1	5
65		
64	10	
48	11	5
31	12	2
26	1	2
15	11	6
14	10	4
8	18	3
1004	10	7

£	s	d
450		

£	s	d
910		
271	12	
66	1	5
1247	13	5

£	s	d
498	6	7
25	10	7
15	14	6
1	16	1
541	4	9

£	s	d
1580	10	
400		
79	10	
62	13	7
2122	13	7

£	s	d
594		
129		
64	10	
787	10	

£	s	d
1539	14	10
31	12	2
5	5	4
3	17	8
1580	10	

£	s	d
180		
26	1	2
13		7
8	18	3
228		

£	s	d
1247	13	5

£	s	d
541	4	9

£	s	d
2000		
102		
20	13	7
2122	13	7

£	s	d
787	10	

£	s	d
1580	10	

£	s	d
228		

£	s	d
525		
248	8	
171	6	1
100		
73		7
1117	14	8

£	s	d
621		
400		
396		
228		
216		5
182		
81	1	
80		
40		
2244	1	5

£	s	d
366		
360		
58	12	2
29	6	1
16	16	
6		
3	5	9
840		

£	s	d
630	16	
367	4	
998		

£	s	d
396		
216		5
182		
129		
80		
40		
32	7	7
29	6	1
13		7
1117	14	8

£	s	d
525		
396		
285	10	6
262		
248	8	
182	16	3
171	6	1
100		
73		7
2244	1	5

£	s	d
420		
420		
840		

£	s	d
486	10	
400		
79	10	
32		
998		

£	s	d
420		
420		
145		4
14	10	4
999	10	8

£	s	d
566	19	5
300		
126	11	3
6		
999	10	8

£	s	d
2150		
2000		
1769	11	2
1247	13	5
566	19	5
285	10	6
8019	14	6

£	s	d
2000		
1249	5	2
942	10	
870	10	7
645	4	6
530	16	9
471	10	
450		
367	4	
180		
160	17	
145		4
6	16	2
8019	14	6

£	s	d
240		
160	17	
1	6	9
402	3	9

£	s	d
360		
42	3	9
402	3	9

£	s	d
450		
78	13	5
19	15	4
548	8	9

£	s	d
450		
98	8	9
548	8	9

£	s	d
471	10	
94	6	
565	16	

£	s	d
521	9	
44	7	
565	16	

£	s	d
2000		
150		
2150		

£	s	d
2150		

£	s	d
942	10	
65		
1007	10	

£	s	d
91		
97	10	
1007	10	

£	s	d
645	4	6
143	11	6
788	16	

£	s	d
630	16	
158		
788	16	

£	s	d
100		
6	16	2
106	16	2

£	s	d
62	15	7
25	10	7
18	12	
106	16	2

£	s	d
530	16	9
121	15	3
652	12	

£	s	d
366		
271	12	
15		
652	12	

£	s	d
1249	5	2
541	4	9
450		
396		
300		
262		
3198	9	11

£	s	d
1829	3	
594		
400		
240		
100		
19	15	4
5	5	4
3	17	8
3	5	9
1	16	1
1	6	9
3198	9	11

£	s	d
180		

£	s	d
180		

An Appendix:

BEing a brieſe Inſtruction, how to enter
HIS accompt of Time;
AND
HIS accompt of *Ready-monie.*
As alſo
MY accompt of Time,
AND
MY accompt of *Ready-monie.*

In the precedent 228. Waſte-book parcells, you have ſundry Inſtances in the *Three Prime* accompts; that is, in

Proper, Factorage, and *Company* accompts:

And in them againe, ſuch plaine paſſages, as I thought moſt fitting for the Beginners Apprehenſion.

In PROPER, and FACTORAGE accompts, other Occurrences of *more Niceneſſe* are often in uſe, which I have there omitted; becauſe ſome diſlike them, as is related in the Preface of my *Merchants-Mirrour:* yet I cannot ſo paſſe by them, as though I were ignorant of the ſame; therefore I intend to preſent you with a touch of their (by ſome eſteemed *very harſh*) Names; the ſame being termed an Accompt

Of { *Time,* / *Ready-monie.*

And theſe are in uſe, when *I am Factor* for another; or, when another is *Factor for mee*; ſo that, for the monie that either of us is out of *Purſe* for each other, we are to *Give,* or *Take* Intereſt, according to times proportion.

But firſt, ſuppoſe that I am *Factor* for another

	£	ß	d
Anno 1640. *The* 1. *day of January, in London.*			
The Waſte-book parcell.			
Received by the Providence of Topſham, Maſter, *John Francklin*; 208. peeces of Linnen cloth, to ſell for the accompt of *Jean du Boys* at Bourdeaux; the particular charges, as by my Booke of petties, amount to——	69	13	7

The

	£	ß	d
The Journall parcells.			
Jean du Boys at Bourdeaux His accompt of Linnen Cloth, *Debitor* to Cash, £ 69.13.7 d. for charges paid at the receit of 208. peeces, received to sell for *him*, by the Providence of Topsham, Master (under God) *John Francklin*; the particulars, as by my Book of petties, amount to	69	13	7
Dito His accompt of Ready-monie, *Debitor* to His accompt of Linnen Cloth, £ 69.13.7 d. for the above-standing charges, transported, to be made good to me presently, being	69	13	7
The 8. day of January, 1640.			
The Waste-book parcell.			
Sold to *Philip Harbert* 113. peeces of Linnen Cloth, for the accompt of *Jean du Boys* at Bourdeaux; in part whereof I receive £ 365.12.11. d. the residue for 6. moneths, to be discounted at his pleasure; the whole at £ 5.19.7. d. each peece, produceth	675	12	11
The Journall parcells.			
Philip Harbert Debitor to *Jean du Boys* at Bourdeaux, His accompt of Cloth, £ 675.12.11. d. for 113. peeces sold to him, part ready-monie; the residue for 6. moneths, to be discounted at his pleasure; the whole at £ 5.19.7. d. *per* peece, produceth	675	12	11
Cash *Debitor* to *Philip Harbert* £ 365.12.11. d. received of him in part of Cloth, being	365	12	11
Jean du Boys at Bourdeaux His accompt of Linnen Cloth, *Debitor* to Dito *Jean* His accompt of Time, £ 675.12.11. d. being the value of the sold Cloth, transported from the Commodities accompt, producing	675	12	11

	£	ß	₰
Jean du Boys at Bourdeaux His accompt of Time, Debitor to Dito *Jean* His accompt of Ready-monie, £ 365.12.11 received in part of the Cloth, and therefore made good to this accompt, being——	365	12	11

These two last parcells may be very well entred with *one* parcell, as this Journall enterance shall instance; and so avoid one Journall enterance.

Jean du Boys at Bourdeaux His accompt of Linnen Cloth, Debitor to His accompt of Ready-monie, £ 365.12.11.₰ received in part of the Cloth, and therefore made good to this accompt, being——	365	12	11

Enter not this parcell into the Leager.

Nota, this enterance (in respect of sold Commodities) is every way as compleat (some say) as the former; and therefore they approve of it.

But I am of opinion: No; My reason is, because a man may have *twenty* severall accompts of Commodities, whereof part are onely sold for *Time*, as this parcell is: Then we must turne over to those *twenty* accompts, to see what is yet standing *out* upon all those sold Commodities; whereas, when the *whole value* of the sold summe of each Commodity is caried to the generall accompt of *Time*, it is presently apparent upon *that one* accompt, what monies are (as yet) unreceived.

The 14. day of January, 1640.

The Waste-book parcell.

Remitted to *James Humphrey* at Paris, by order, and for the accompt of *Jean du Boys* at Bourdeaux, ℔ 1366.——.——.₰. in Bills of *David Darling*, payable at usance by *John Clarke*—exchange at 52.₰. *per* ℔. is——	295	19	4

The

	£	ß	d
The Journall entrance.			
Jean du Boys at Bourdeaux His accompt of ready-monie, *Debitor* to *David Darling*, £ 295.19.4.d. for 1366 ℔. by his order, and for his use, remitted to *James Humphrey* at Paris, in Bills of Dito *David*, payable at usance by *John Clarke*; exchange at 52. pence *per* ℔. are	295	19	4
The 15. day of January, 1640.			
The Waste-book parcell.			
Paid unto *Peter Pelts* the Assigned of *David Darling*, the value of his Bills delivered to mee the 14. present, being	295	19	4
The Journall entrance.			
David Darling Debitor to Cash, paid to *Peter Pelts* his Assigned, the value of his Bills delivered to mee the 14. present, being	295	19	4
The 17. day of January, 1640.			
The Waste-book parcells.			
Discounted with *Philip Harbert* the mony that was yet remaining unpaid, for Linnen Cloth sold to him the 8. present, the which at 8. *per Centum*, for 6. moneths, produceth	11	18	6
So that by his Assignation I receive of *Francis Leppingcot* in full of the said Cloth	298	1	6

The

	£	s	d
The Journall entrances.			
Jean du Boys at Bourdeaux His accompt of Linnen Cloth *Debitor* to *Philip Harbert* £ 11.18.6.d. for the discount of £ 310. being the remainer of Cloth sold to him the 8. present; the which at 8 *per Cent*, for 6. moneths, produceth	11	18	6
Cash *Debitor* to *Philip Harbert* £ 298.1.6.d. received by his Assignment of *Francis Lippingcot*, in full of the said Cloth, the summe of	298	1	6
Jean du Boys at Bourdeaux His accompt of Time, *Debitor* to Dito *Jean* His accompt of ready-monie, £ 310.—.—.d. for the closure of that accompt, I having made levell with *Philip Harbert*; the summe which I now transport, is	310	—	—
The 25. day of January, 1640.			
The Waste-book parcells.			
Sold to *David Darling* 95. peeces of Linnen Cloth, for the accompt of *Jean du Boys* at Bourdeaux; my receit at £ 5.19.4.d. produceth	566	16	8
In the perusall of this accompt for *Jean du Boys* at Bourdeaux, I find the *after charges* upon his Linnen Cloth to be, *viz.*			
For Brokage of Sales, amounting to £ 1242.9.7.d. at $\frac{1}{2}$ *per Cent.* £ 4. 2. 6.d.			
For Ware-house roome of 208 peeces, at 2.d. *per* peece £ 1.14. 8.d.			
For my provision of the sales, at 2 *per Cent.* £ 24.17.—.d.			
And for my provision of remises, and payments of £ 1172.16.—.d. at 1 *per Cent.* £ 11.14. 6.d.	42	8	8
So that according to his order, I pay unto *David Darling* the foot of this accompt, being	822	9	6

The

	£	S	d
The Journall enterances.			
Cash *Debitor* to *Jean du Boys* at Bourdeaux His accompt of Linnen Cloth, £ 566.16.8.d. for 95. peeces sold to *David Darling* at £ 5.19.4.d *per* peece; my receit is——	566	16	8
Jean du Boys at Bourdeaux His accompt of Linnen Cloth, *Debitor* to Dito *Jean* His accompt of ready-monie, £ 566.16.8.d. for the value of the sold Cloth, transported from the Commodities accompt, producing——	566	16	8
Dito—*Debitor* to Cash £ 30.14.2.d. for the *after charges* upon the said Linnen Cloth, being For Brokage of sales, amounting to £ 1242.9.7.d. at $\frac{1}{2}$ *per Cent.*—— £ 4. 2. 6.d. For Ware-house roome of 208. peeces, at 2.d. *per* peece—— £ 1.14. 8.d. For my provision of the sales, at 2. *per Cent.*—— £ 24.17.—d.	30	14	2
Dito—His accompt of ready-monie *Debitor* to Cash, £ 11.14.6.d. for my provision of remises & payments of £ 1172.16.—d. at 1. *per Cent.*——	11	14	6
Dito—*Debitor* to *Jean du Boys* at Bourdeaux His accompt of Linnen Cloth, £ 42.12.8.d. for sundry particulars of charges, charged to that accompt, and now transported hither, for the closure of the said accompt, being——	42	12	8
Dito—*Debitor* to Cash, £ 822.9.6.d. paid by his order to *David Darling* in full of this accompt, being——	822	9	6

And thus I have compleated the *Waste-book* and *Journall* with *Jean du Boys* at Bourdeaux; if you please to transport these *Journall* enterances into the *Leager*, you shall find the same fully finished; and (with one) the passages ended, as

I Am Factor.

Now for the second, *that is*, when another is MY FACTOR; to which purpose I intend to enter the ensuing Examples, in order of a *Waste-book*, and *Journall*, as before.

Anno 1640. *The* 4. *day of February, in London.*

The Waste-book parcell.

	£	s	d
Thomas Trust at Plimouth, hath (according to my order) shipt the 20. passado, in the Night-glasse of Amsterdam, Master *Peter Clauson* Vischer; 60 Leeds Dozens; and consigned them to *Bartell Brant*, to be sold for MY accompt; the whole, with charges, as *per* Invoice, cost at 2. moneths time——	216	—	—

The Journall entrance.

	£	s	d
Voyage to Amsterdam, consigned to *Bartell Brant*, *Debitor* to *Thomas Trust* at Plimouth MY accompt Current, £ 216.—.—. for 60. Leeds Dozens bought by him for me, and according to my order, shipt them the 20. passado in the Night-glasse of Amsterdam, Master (under God) *Peter Clauson* Vischer; the whole with charges, as *per* Invoice, cost at 2. moneths time——	216	—	—

The 7. *day of February*, 1640.

The Waste-book parcells.

Writings received from *Bartell Brant* at Amsterdam, in letters dated *ultimo passado*, that hee hath sold for MY accompt unto *William de Wilde* 30. Dozens, at guild. 45. 7½ stivers *per* peece ready-monie, which produce—— guil. 1361. 5.—.

More to *Simon Sweeting*, 30. peeces, payable at six moneths, amounting at guil. 50. *per* peece, to—— guil. 1500.—.—.

All guil. 2861. 5. stiv. exchange at 33. £. 4. s. is—— | 286 | 2 | 6 |

The

	£	ß	d
The Journall entrances.			
Bartell Brant at Amſterdam My accompt of Time, *Debitor* to Voyage to Amſterdam, conſigned to Dito *Bartell*, £ 286.2 6 d. for guil. 2861. 5. ſtiv. the groſſe proceed of 60. Leeds Dozens, charges, nor proviſion deducted, exchange at 33. ß. 4. d. produceth—— ——	286	2	6
Dito—*Bartell* My accompt of ready-monie, *Debitor* to *Bartell* My accompt of Time, for the ſales of 30. peeces preſent monie, being guil. 1361. 5.—. p. Exchange at 33. ß. 4. d. is—— —— ——	136	2	6
The 16. day of March, 1640.			
The Waſte-book parcell.			
Bartell Brant at Amſterdam, remitteth me for My accompt guild. 1361. 5. ſtiv. in his owne Bills, dated the 7. preſent, payable at ſight by *David Druton*; my receit at 36. ß. 2. d. which I have ſent this day by *Thomas Turner* the Carrier, to *Thomas Truſt* at Plimouth, in part of 60. Leeds Dozens, bought and ſhipt for mee the 4. paſſado; the money being—— —— —— —— —— —— —— —— —— ——	125	9	3
The Journall entrance.			
Thomas Truſt at Plimouth My accompt Currant, *Debitor* to *Bartell Brant* at Amſterdam My accompt of ready-monie, £ 125. 9. 3. d. for guil. 1361. 5. ſtiv. remitted mee; the value of *David Druton*, and ſent downe by the Carrier, being—— —— —— —— ——	125	9	3
The 22. day of March, 1640.			
The Waſte-book parcell.			
Writings received from *Bartell Brant* at Amſterdam, that hee hath diſcounted			

	£	ß	₰
discounted with *Simon Sweeting* for the 30. peeces sold, as in the 7. passado; the which I have now received in English monie, by Master *John Holding* Marriner, being the value of guil. 1500. all charges, discount, and provision deducted; the summe here (whereof I pay *Thomas Trust* his due) is—— —— —— —— —— ——	144	—	—

The Journall enterances.

Cash *Debitor* to *Bartell Brant* at Amsterdam M Y accompt of ready-monie, £ 144.—.—.₰. received from him in English monie, being the full value of guil. 1500. that were in his hands; producing here, discount, charges, and provision deducted—— —— —— | 144 | — | — |

Bartell Brant at Amsterdam, M Y accompt of Ready-monie, *Debitor* to Dito *Bartell* M Y accompt of Time, £ 150.—.—.₰. for guilders 1500. the grosse sales of 30. Dozens, as in date the 7. passado; exchange at 33. ß. 4. ₰. is—— —— —— —— —— —— | 150 | — | — |

Thomas Trust at Plimouth M Y accompt Currant, *Debitor* to Cash, £ 90. 10. 9. ₰. paid here unto himselfe in full of 60. Leeds Dozens—— —— —— —— —— —— —— —— —— | 90 | 10 | 9 |

Voyage to Amsterdam consigned to *Bartell Brant*, *Debitor* to *Bartell Brant* at Amsterdam, M Y accompt of ready-monie, £ 16. 13. 3. ₰. lost by the exchange—— —— —— —— —— —— —— | 16 | 13 | 3 |

Voyage to Amsterdam, consigned to *Bartell Brant*, *Debitor* to Profit and Losse, £ 53. 9. 3. ₰. gained by the sales of 60. Leeds Dozens; all losses of exchange, or other waies deducted—— —— —— | 53 | 9 | 3 |

Here I have also compleated the *Waste-book* and *Journall* with *Bartell Brant* at Amsterdam, out of which *Journall parcells*, if you please to frame a *Leager*, you shall find it perfected; leaving the same cleare to the worlds view, between *Mee*, and him that was

MY FACTOR.

Note,

Note, that I have carried the Losse of Exchange to the Voyage, which might have been more properly posted to Profit and Losse, then the gaines of the Voyage had not been diminished; but the up-shot would have been, and is alike.

AGAINE,

The accompt of Profit and Losse, is Creditor for £ 53·9·3·½. and just so much there is in Cash, which approveth the truth of the whole passages in this accompt.

AGAINE,

I have abreviated the words of the Journall entrances of the 7. and 16. of March; as also those under the 17. of April; but the intent of such abreviation, is not so booked for Imitation: For the Journall is a book of Expression; or rather, a book of *Explication*; wherein each matter that is but briefly, or obscurely engrossed (yet true) in the *Waste-booke*, must be at large declared, and unfolded here; with all the needfull Circumstances of words thereunto appertaining.

BRITISH
12 SE 1913
MUSEUM

THE YOUNG ACCOMPTANTS COMPASSE;

OR BRIEFE DIRECTIONS,

HOW

The unexperienced Accomptant (that betakes himselfe into the service of the Honourable Company of *Merchants of London*, trading into the *East-Indies*, or else where) is to begin, prosecute, and compleatly finish his Office.

Entred by way of Question and Answer, in forme of *Debitor* and *Creditor*.

Compiled by RICHARD DAFFORNE; Practitioner and Teacher of the same in English, or Dutch; resident in Abchurch-Lane, towards Lumbard-street.

Erbarenthept, Leer't.

LONDON,
Printed by R. YOUNG, for *Nicolas Bourne*, at the South-Entrance of the Royall-Exchange, 1640.

JUDICIOUS PERUSER,

IF you find the paſſages in this Compaſſe not to be delectable to the palate of your judgement, cenſure ſoberly.

For my ſerious acknowledgement is, that (although Rationall, yet) for want of reall exerciſe in ſuch like Occurrences, I have aimed at the Matter, as a blind man judgeth of a Painters colours.

But not finding any (amongſt ſo many Experienced, and Profeſſed, yea, Renowned Teachers of Accomptantſhips Art in this Citie) which have written upon this Subject concerning long Voyages to remote parts; and conceiving (by the great Trafficke of united Companies) the needfulneſſe thereof; I (the weakeſt) have imboldened my Pen to this ruffe-caſt, hoping that the ſame will excite the reall Experienced to amend, and poliſh what I for want of realitie in the buſineſſes have not handled ſo completely as it deſerves; which being by any Ingenious Artiſt performed, I (then) have obtained my entended

End.

To the young Accomptants, that affect, and intend to take a view of the *East-Indies*, or the like remote parts. Salutation.

THe saying of one

——*In spe & labore transigo vitam*——

is the generall part that every one acteth upon this terrestriall Theater.

Some acting a *Tragedy*, beginning *merrily*, ending *mournfully*; others a *Comedy*, beginning *intricately*, ending *merrily*; and in each of these some Scenes are more delectable then others: *howsoever* each findeth his part troublesome enough, that beginneth first to *learne*, and then really to *act* it.

Amongst which *actions* wherewith we passe away our lives (in Hope and Toile) Accomptantship (as before is made apparent) is none of the meanest; it being *That Rule of Equality, which restoreth to one, just as much as it taketh from another, without partiality*, as Mr *Ralph Handson* well observes in his Epistle unto my *Merchants Mirrour*.

But if this Art be not well learned, and the matter heedfully carried, it will lead the Actor into a Labyrinth, as appeareth by *James Peele* his accompt straying Merchant.

So that for the aide, and supporting of you *Weake ones*, I have prepared this Compasse, whereby you may saile without danger in the Seas of your manifold and often intricate Imployments;

AND THEREFORE

To keep an orderly method and manner in the enterances of this my intended purpose, I have thought it requisite for *your* better Apprehension, and plainest proceeding in the matter, to enter,

1. The *Bookes* that are most necessary unto such a Voyage;
2. The use of them { *Sailing outwards.* / *Being arrived there.* / *Returning homewards.*

Of their Sailing outwards, and

1. Of the *taking* in of their Cargaſon, Lading, or Charge here in England, and the Booking of the ſame.

2. Of the booking of ſuch Occurrences as may happen in their Sailing towards the East-Indies; as to relieve any of the Companies Ships by the way, or the like.

Of their Arrivall there, and

1. Of the diſcharging of their Cargaſon, or part thereof unto any *Factory*, or whereſoever the Governour there ſhall order, or appoint them.

2. Of their Coaſting there, and the Booking of the ſame.

3. Of the taking in of their Lading there, with intent to returne to their Native Countrie, and the Booking thereof.

Of their Returning homewards, and

1. Of their being relieved by ſome of the Company ſhips (or others) meeting them at Sea; and of the enterances of the ſame.

2. Of the delivery of their Cargaſon, or Lading in England to the Governour and Company; and their finall concluſion with them.

Of theſe in their due places.

Of the Bookes that are moſt neceſſary unto ſuch a Voyage.

The

Two chiefe Bookes are a Journall, and Leager; See my Merchants-Mirrour,

rour, folio 5. and Queſtion 7. for which wee ſhall have great imployments, as well at preſent, as alſo in the whole paſſages of theſe affaires,

Thither, There, and *Backe.*

The

Other Bookes (whereof I will only nominate ſome) are meerly Aſsiſtants, for the eaſe of the *Journall* and *Leager*; unto which they are alſo brought at convenient times, whether it be once in three moneths; or, according as they are already accuſtomed to be poſted; and each of theſe Bookes ought to have their Title ſet upon them, and every leaſe to be numbred; to the end that the *Journall* may point at each booke and leaſe, from whence thoſe parcells, or paſſages doe ariſe.

The firſt of theſe

1. Book of Wages.

Is a thicke Booke, with a Calendar appertaining to it, and folied as the Leager; wherein the names of the Captaine, Merchants, and Marriners in the Ship are booked, each name alone; in which booke muſt be entred upon the left-hand (which is called the Debitor ſide) the mony that each man hath received at his going to Sea; with the time *when*, and place *where* it was paid them; and ſo of all future payments paid unto, or, for any of them; whereſoever, or whenſoever;—— ——; *Contrarily*;—— ——; upon the right-hand of the ſaid booke (which is called the Creditor ſide) at the expiration of each Moneth ought to be entred the *Day*, *Moneth*, and how much each *mans* agreed Wages is; which names, monies, and paſſages, ought to be tranſported into the *Journall* and *Leager*, according to their uſuall cuſtome, ſhewing from what booke and leaſe they doe ariſe.

The ſecond of theſe

2. Boatſwaines book.

Is a Booke uſefull for the Boatſwaine, to enter the *Names* of *Capitall offenders* in, with their *Crime*, when, and where committed; the Sentence againſt them, therein mentioning the Parties cenſured; the nature of their cenſures, whether to the body, goods, or both: and whether inflicted, or not; which booke alſo requireth a Calendar, and theſe paſſages muſt likewiſe be tranſported into the *Journall* and *Leager*, at their accuſtomed times.

The third of these

3. Book of the Wills of deceased men.

Is a Booke with a Calendar to the same; wherein the *Will* of the deceased men is to be registred, with the Day, Moneth, and Yeere when it was made; and the same is to be firmed by the *Testator*, with two or more witnesses hands thereunto, in present of the Governours of the Ship: Provided that the witnesses are no Executors; for they that have any *advance* thereby, ought not to be witnesses.

Another Booke.

4. Book of the Inventories of deceased men.

With an Alphabet thereunto, is very usefull, wherein (after the decease of any one) an *Inventorie* is taken of all the estate that is in the Ship belonging to him, which ought to be done faithfully, and with a religious care, that the *sale* of the particular Goods agree with the Inventory, and the true proceed thereof, made good in Creditor of the deceased mans accompt.

And thus much (in briefe) of the Bookes.

Followeth now

To treat of the use of them { *Sailing outwards.* / *Being arrived there.* / *Returning home.* }

AND FIRST,

Of their Sailing outwards;

Wherein are to be observed these two ensuing passages; which are,

1. Of the taking in of their Cargason, Lading, or Charge here in England, and the booking of the same.

2. Of the booking of such Occurrences as *may* happen in their Sailing towards the East-Indies; as to relieve any of the Companies Ships by the way, or the like.

Of the taking in of their Lading here in England.

Question 1. Suppose that the Cape Merchant for the present *Outwards* Voyage, ordereth his Assistants to receive here in England, from the hands of the Governour or Deputies, diversities of Commodities into the Ship, according

according to the tenour of the Invoice, for the reliefe and assistance of those intended places, unto which their Commission ordereth them to be delivered to the Generall there, or where need shall require; How shall this young Assistant book these received Goods in Debitor and Creditor forme?

Answ. Some enter it into their Journall, as this instance;

Each particular name of the Commodity *Debitor* to the Governour, and Company here; —— ——; but that seemeth tedious to others; —— ——; yet I say, that *Cloth*, *Haberdasheries*, *&c.* may be made *Debitor* to the Governour, and Company here, each name particularly.

Quest. 2. How then shall they booke the monie that is delivered unto them here? Of the received monie.

Answ. Cash *Debitor* to Governours, and Company here.

Quest. 3. How doe others enter the like passages? The opinion of others.

Answ. They instance it as thus;

Cargason in this present good ship, called the Reformation, *Debitor* to the Governour, and Company here: referring themselves to the Invoice, or particulars in the Booke of Lading.

Quest. 4. But doe they let it stand so, without alteration?

Answ. Some doe: Others make a second entrance immediately upon the same, as thus; Another booking of the received Cargason.

Haberdasheries }
Cloth —— } *Debitor* to Cargason, to trie whether
Cash —— } those so received particulars, doe agree with their charge, delivered to them in the Book of Lading.

Quest. 5. What shall be entred of the Provision of Meat, Drinke, Munition, and other the like necessaries for Ship, and Men? Booking of the Ships necessaries, nothing materiall to these Bookes, and wherefore.

Answ. These things are nothing materiall to our bookes; for they are no Merchandizing matters, but doe properly belong to the bookes here in England, in which they charge

Voyage to the East-Indies, N°. fourth of the Reformation, under the command of *N.N.* is *Debitor*

To { Wares —— } Ship
Munition — }
Victualling }
Ships { Necessaries.
Freight.
Cash — for the monie sent by the Ship, and likewise paid to the men in hand; as also, paid about severall charges, and the like.

Quest. 6. But suppose that the Ships Victualling, Munition, Cables, Anchors,

chors, and the like MUST *bee booked*; How should they be entred?

The Companies *pleasure* is, to have the Ships necessaries entred into this book.

Answ. Victualling— }
Munition— } *Debitor* to the Governour, and Company here;
Shipſ-furniture } as for the particulars what they are, reference may be made to the booke and leafe wherein the ſame are written: in which booke all theſe things are to be entred upon the left hand; as alſo when, and how they are ſpent, ought to be entred over againſt the ſame on the right hand, if poſſible; and in ſo doing, the Unſpent, Unſold, or Undelivered Remainers may apparently be ſeen.

Or, thoſe things may be entred in forme, as is made plaine in the Princely Book-keeping of *Simon Stevin*, fol. 70. including fol. 78. and 102.

Of the Bookes of Wages (being the firſt ſubordinate Booke unto the Journall, and Leager) and of Tranſporting the paſſages thereof into the Journall, and Leager.

Monies paid in hand to any of the men, for to buy neceſſaries for their preſent intended Voyage.

Queſt. 7. Suppoſe *T. C.* hath received of the Governour, and Company ſome mony (being part of his wages) before-hand, to provide himſelfe neceſſaries for the Voyage; how ought this to be Journallized?

Anſw. T. C. Debitor to the Governour and Company in England, becauſe he received it of them.

And thus much in briefe of the taking in of their Lading here, with the booking of every mans wages, according to the firſt Article.

It remaineth now to treat of the ſecond Article: containing the booking of ſuch Occurrences as may happen by the way.

Clothing delivered at Sea to any man, in part of his wages.

Queſt. 8. Suppoſe that there be Clothing delivered them at Sea, or elſewhere, How?

Anſw. Such Clothing ought firſt to be written in the booke of Commodities, and charged in the booke of *Wages*, where his name ſtandeth, and then to be poſted into the Journall, in manner as followeth:

Simon Sabb Mariner, *Debitor* to Cargaſon; if the Cargaſon were not diſcharged before, but ſtandeth as it doth in the Anſwer to the third Queſtion.

An Obſervation.

Queſt. 9. Suppoſe that the Cargaſon had no accompt entred directly by the name of Cargaſon; but that the firſt entrance was entred as the Anſwer to the fourth Queſtion inſtanceth, How?

Anſw.

Anſw. *Simon Sabb* Mariner, *Debitor* to Cloth; or, *Debitor* to the delivered matter.

Queſt. 10. Suppoſe that one man ſelleth a quantity of Tobacco to another, and the ſeller deſireth to have the ſame booked; How? One Mariner ſelleth to another.

Anſw. The Receiver, *Debitor* to the Deliverer, for ſo much as the agreed price produceth. The like muſt bee entred, if the Propoſition were ſtated, as this next enſuing is.

Queſt. 11. Suppoſe that one man buyeth a quantity of Tobacco (or the like) of another, and the buyer deſireth to have the ſame booked; How? This is but a confirmation of the former tenth Queſtion.

Anſw. The Buyer or Receiver { if for himſelfe, *Debitor* to the Seller or Deliverer, for ſo much mony, as the agreed price produceth.

Queſt. 12. Suppoſe that they meet with one of the Companies ſhips bound Homewards, who was deſtitute of Victualls, Drugges for cure of their ſicke, or any other neceſſaries, with which they ſupplyed them; How? A ſhip of the Companies met at ſea.

Anſw. Governour and Company *Debitor*

To { Victualling. / Caſh. / Munition, or to ſuch a matter as they delivered to them; nominating the time when, place where, and unto what ſhip the ſame was delivered.

Queſt. 13. Suppoſe that the ſhip which they meet at ſea, be none of the Companies, but ſome other deſtituted Engliſh ſhip, unto whom we deliver ſome neceſſaries, for which they of that ſhip are to be anſwerable to the Company; How? A ſhip met at ſea that is none of the Companies.

Anſw. The Solution given to the precedent 12. Queſtion, may ſuffice for this;——; Or;——; the Anſwer may be

John Arundell, Maſter of the Speedwell of Exeter, *Debitor*

To { Victuals. / Caſh. / Munition, or unto the delivered matter;——; nominating the time when, and place where the ſame was delivered.

Queſt. 14. Suppoſe that there were two, or more ſhips ſent from England, and ſome one of them by ſhip-wracke (or the like) proves inſufficient for her Voyage; and therefore ſhe is ſent backe with Men, Munition, Victualling, Spoiled Wares, (which then are ſubject to be worſe) unto the place (if ſhe can get thither) from whence ſhe came; How? A ſhip outwards bound becommeth inſufficient for the Voyage.

Anſw. Herein is to be obſerved, that as the Governour, and Companie;——; were made Creditors in the Anſwer to the ſixth Propoſition;——;

even the contrary muſt bee entred here ; as thus :

Governour and Company *Debitor* to { Victualling, Munition, Caſh, Shipſ-furniture, } For the { reall delivered quantitie. wanting quantity, giving them an accompt of what is ſpent, ſpoiled, and how; ſo they diſcharge, and cloſe their ſhips charge.

Some Mariners outwards bound, cannot brook the ſea; and therefore ſent backe.

Queſt. 15. Suppoſe that ſome of the Men, which are in any of the ſhips Out-wards bound, cannot have their health; and therefore with licence are ſent backe in a ſhip that is Home-wards bound ; How?

Anſw. Concerning ſuch people, the uſuall cuſtome muſt be Cenſurer; for how long, or how much of their ſickneſſe is to be allotted them Wages; and for ſuch allotted time, both in health and ſickneſſe, the Anſwer to the next Queſtion will ſhew how the ſame ought to be booked.

Booking of their wages at ſea.

Queſt. 16. Suppoſe that they have been ſome moneths at ſea, and that their monethly Wages ought to be booked ; How?

Anſw. Governour and Company *Debitor* to the Wages-deſerving, or, Wages-allotted man.

Mony received at ſea upon any ſpeciall occaſion.

Queſt. 17. Suppoſe that any man receiveth mony of the Cape-Merchant, upon ſome eſpeciall occaſion; How?

Anſw. The Receiver *Debitor* to Caſh for the received value.

Pyrats met at ſea;

Or,

By meanes of a ſtorme, they are neceſſited to disburthen the ſhip.

Queſt. 18. Suppoſe that they meet with Pyrats, which takes away any part of their Goods;

Or, that by reaſon of a ſtorme, they are neceſſited (by caſting over-board ſome Wares) to disburthen the ſhip ; How?

Anſw. This, or the like caſualties, may happen both in ſailing Outwards, or Home-wards; and therefore ſerveth as a Rule for both, whoſe booking may be entred thus :

Governour and Company *Debitor* to { Victualling, Munition, Caſh, Shipſ-furniture, } For the ſo loſt, or disburthened quantity, and value.

Of the Boatſwaines Booke, being the ſecond ſubordinate booke to the Journall and Leager, mentioned in folio.

An offender impriſoned.

Queſt. 19. Suppoſe that any one in the Ship be (for his *Prodigity*, Wilfulneſſe, or Misbehaviour) caſt into Priſon ; How ought this to be booked?

Anſw.

Anſw. The man offending *Debitor* to the Boatſwaine, for his fees of impriſonment.

*Queſt.*20. Suppoſe that his Wages is to ſtand ſtill for the time of his impriſonment; How? The offenders wages, by cenſure to ſtand ſtill.

Anſw. Governour and Company *Debitor* to the impriſoned man for the Wages he ought to have, if they are not already entred. Compare this with the 16. Queſtion before, for they are as one.

AND THEN

The man offending *Debitor* to Governour and Company, for the condemned his ſtill-ſtanding Wages, according to times proportion.

*Queſt.*21. Suppoſe that the offending man be condemned in the forfeiture of any monethly, or weekly Wages; How? The offending mans forfeiture, belonging to the Company.

Anſw. This is even like the former 20. Queſtion; both parts may bee preſidents: as,

1. The man offending *Debitor* to Governour and Company, for the forfeiture, whether it be for one weeke, one moneth, or more; but ſo, that at the time of the booking of his monethly Wages, hee be not abridged of any of them; but that he have his whole time allowed him, as though he had not been impriſoned: for he muſt not be abridged of his time, and be charged for his forfeiture both. And therefore the ſecond entrance muſt be entred here, which is the firſt in the 20. Queſtion before, as thus.

2. Governours and Company *Debitor* to the offending party, for the Wages that he ought to have in reſpect of his whole time, without any notice taken of his offence.

*Queſt.*22. Suppoſe that the forfeiture belongeth not to the Company, but unto the men of the Ship, againſt whom he had tranſgreſſed; How? The forfeiture not belonging to the Company.

Anſw. The man offending *Debitor* to thoſe men, againſt whom hee had offended.

But here is to be noted;——; whether it be moſt uſuall to make the diviſion to each man; or to book it to one man, and then let him diſtribute to every man his portion; in this, cuſtome muſt take place.

*Queſt.*23. Having in ſome meaſure given a touch or preparative, concerning their *Out-ward ſailing*, what followeth next to be treated of, according to the prefcribed Table?

Anſw. The next chiefe matter that in order to be treated of, is

Of their Arivall into the East-Indies, and of their Trafficke and passages there.

In which, three things are to be noted:

1. Of the discharging of their Cargason, or part thereof, unto any Factorie, or Fort; or whereſoever the Governour there ſhall appoint them to diſcharge it.
2. Of their Coaſting there, and the booking of the ſame.
3. Of the taking in of their Lading, to returne backe to their Native Country, with the booking thereof.

Commodities d liver.ed out of their ſhip upon their arivall in the Indies.

*Queſt.*24. Suppoſe them now (through the protecting providence of the Almighty) to be well arived at Bantum, or at any other Generall Factory in thoſe parts of the East-Indies; and according to the tenour of their Commiſſion, or neceſſity of the place, they deliver there ſuch Merchandizing Commodities, as order, or the place requireth; How?

Anſw. Two things are to be obſerved, before we enter upon the expreſſion of the Debitor and Creditor.

Firſt—To *Note* under what Title your received Lading ſtandeth, that *is*, If you had onely entred the word Cargaſon Debitor, as is inſtanced in the third Queſtion before; or,

Secondly—Whether you had made each particular Commodity apart Debitor, as they are entered in the Anſwers to the firſt, ſecond, and fourth Queſtions.

To obſerve how, and under what *Title* the Commodities were booked.

*Queſt.*25. Suppoſe that they ſtand upon the word *Cargaſon*, according to the firſt Note of the before-going Anſwer; How?

Anſw. { Governour, and Company in England—— —— —— / Factory in Jacatra; Merchant thereof is *Thomas Macumber.* } Debitor to Cargaſon: writing aff upon the right hand of the Invoice booke, the particulars of each ſo delivered Goods, with the Time when, and Place where, and to Whom they were delivered. Compare this with the Anſwer of the ſixth Queſtion of this Booke.

Whether the word *Factory* will, or can beare the fitteſt Title throughout the whole paſſage of the Bookes, as alſo in the cloſing of the ſame.

*Queſt.*26. But which of theſe two Debitors are moſt requiſited to be entred?

Anſw.

The { Governour and Company / Or / Factory in Jacatra——— } Debitor.

Anſw. It is thought fitteſt by ſome (that way experienced) to enter the
Factory in Jacatra Debitor.
But *Martin Wencelaus* in his book-keeping giveth this Caveat, that
A Taylor, which cutteth many ſhreds to make a garment,
muſt ſow many together againe, before that
garment be finiſhed.
The caſe is the ſame here;——; We may enter
Factory in Jacatra Debitor,
but when wee come to ballance our Bookes in England with the Governour, and Company, wee ſhall then be neceſſited to cloſe thoſe Factories, and charge
Governour and Company
Debitor to Factory in
Bantum:
And where is the rarity of our Factory entrance then? For certaine it is, that the Anſwer to the firſt, ſecond, third, and ſixth Queſtions, doe enter the
Governour and Company
Creditor, for their received Cargaſon;
and ſhall I enter the
Factory at Jacatra
Debitor?
How can I then cloſe with the
Governour and Company in
England; but by charging them with thoſe gaping, and open-ſtanding
Factories?

Queſt. 27. Suppoſe that the Cargaſon was diſpierced under ſeverall Denominations, as is ſpecified in the Anſwer to the fourth and ſixth Queſtions; How?

Anſw. { Governour and Company in England——— } Debitor
{ Factory, or Fort——— }

To { Wares, Munitions, Ships-neceſſaries, Caſh;——; or the like name: and that muſt properly ariſe from the firſt Booking of them; for ſuch name as your charge received at the beginning, by the like name muſt it receive its diſcharge.

Note this well.

Order there to supply any *Fort* or *Factorie.*

Quest. 28. Suppose that the Generall ordereth the Cape-Merchants to accommodate, or supply any Factory, or Fort, with such part of the remainer as is left still in his hands; How?

Answ. Governour and Company in England —— —— Factory, or Fort —— Debitor to the delivered matter; if it be entred under any of the before-named particulars; or of the like nature.

Transporting of any Mariner into another ship, paying his *wages* in England.

Quest. 29. Suppose that any Mariner is transported into another ship, and there is monie due to him, the which hee ordereth to be paid in England unto his Parents, or any other friend; How?

Answ. John Simons Mariner Debitor to the Governour and Company in England, for so much as is due to him, whereof all, or part is appointed to be paid unto his Parents, or Friends.

To transport any Mariner into another place, and his *wages* to run on still.

Quest. 30. Suppose that he is transported unto any Fort, or Ship, and the monie that is due to him is not ordered to be paid to any man, but that it is to run on for himselfe; How?

Answ. Leonard Landerson Gunners Mate, Debitor to Governour and Company in England, for so much as is due to him;——; because the Governours and Company in England are to be made Debitor to him in the Bookes of the Factory, Fort, or Ship, unto which hee is transported, for the value of Wages due to him.

Mony due to any man that you receive from another *Factory* into your ship.

Quest. 31. Suppose that you receive a New man into your Ship, from any other Ship, Factory, or Fort, and that there is mony due to him; How?

Answ. Governour and Company in England, Debitor to *Simon Sands* Mariner, for so much as is due to him by foot of accompt from the other Ship, Factory, or Fort.

And thus much of the first point mentioned under the 23. Question of this Booke. Followeth now to treat of the second point, which is

Of their Coasting in the East-Indies, with the Dependances of the same.

Coasting, and buy *wares* for present mony.

Quest. 32. Suppose them to be trading in the Islands of the Molucoes, at Tarnate, Gelolo, or any of the like places; and they buy Cloves there for ready-mony; How?

Answ. Cloves, or India Commodities, Debitor to Cash, for the value paid.

Wares, bartered for other wares.

Quest. 33. Suppose them to Barter for *Bezar-stones, Diamonds, Nutmegs*, or the like at Pottana, giving other Commodities for the same; How?

Answ.

Answ. India Commodities *Debitor* to the Delivered Commodities, nominating in your Journall each Commodity apart, both the Receeived and Delivered; keeping for each sort a particular accompt in your Leager.

*Queſt.*34. Suppoſe that we are Trading at Cambain, Surratte, or Broche; and we Barter there for *Callico-Cloth, Callico-Lawnes, Carpets, Coverlets,* or for Precious Stones, as *Rubies, Jacinths, Amber, Agats, Jaſper,* or for *Opium, Campire, Indico,* or the like; and I doe not enter them particularly to booke, as before is ſaid; How? Bartering, but book them not upon particular denominations.

Answ. India Commodities *Debitor* to the Delivered Commodities, as they ſtand upon my Booke.

*Queſt.*35. Suppoſe that at *Muſulipatan* I buy fine *Cotten-Linnen,* paying part wares, and part mony; How? Buying wares, paying part with other wares, part mony.

Answ. Cotten-Linnen, or India Commodities, Debitor
To { Commodities Delivered.
{ Caſh, for the paid mony.

*Queſt.*36. Suppoſe that there is a ſhip ready at Bantum to depart for England, with whom the *Captaine, Merchant,* or *Mariners* ſend ſome Goods to be delivered to their friends in England; How? Goods ſent from *Bantum* to any mans friends in England.

Answ. Two things are to be noted before we can anſwer directly to the Propoſition.

*Queſt.*37. Which is the firſt? The firſt Obſervation.

Answ. In this is to be noted, whether they have bought thoſe Commodities formerly either of the Company, or other waies.

*Queſt.*38. Suppoſe them to be bought of the Company formerly; How? The ſecond.

Answ. Then there is not any thing to bee booked now concerning the ſame;——; for they were charged to their accompt when they bought them of the Company.

*Queſt.*39. Suppoſe them to be formerly bought of ſome of the Inhabitants, and not of the Company; How? The third.

Answ. Concerning this, we have not any thing to enter now neither; becauſe they formerly had of the Company, that which they bought them for, at which time they were charged in the Companies booke.

*Queſt.*40. Expreſſe the ſecond thing that is to be noted in the 36. Queſtion, which is;——; Suppoſe them to be bought of the Company now, and ſo ſhipt away unto their friends; How is the ſame to be booked? The fourth.

Answ. This is in ſubſtance uniforme with the Anſwer to the eighth, and 47 Queſtion; for here muſt be entred,

Simon

Simon Sabb Mariner Debitor to { Cash. / The matter wherewith he is paid there in the Indies.

Of the taking in of their full Lading, to returne backe to their Native Countrie, with the booking thereof.

Taking in part of their Lading at *Bantum*, or elsewhere, to return home.

Quest. 41. Suppose that they take in the residue of their Lading at Bantum, or the like eminent place, and so returne home to their Native Countrie; How?

Answ. Cargason Debitor to the { Factory where they are laded. / Governour and Company in England: nominating and specifying at large in your Journall, what Commodities you tooke into the ship. See the 26. Question, unto which this is the Opposite.

OR,

Commodities (each name severally) Debitor to the { Factory where they tooke in that Lading. / Governour and Company in England, for the value.

The first Observation.

Consider well that which is noted in the Answer to the 26. Question; for (as before is said) this is the Opposite.

Here you enter the—Factory where they Laded, Creditor;——; But (as is answered to the 26. Question) when wee come to Ballance our Bookes in England with the Governour and Company, we shall then be necessited to *close those Factories*, making them

Debitor to Governour and Company in England, else, how shall we enter the *Governour and Company, Debitor* to the Delivered matter?

OR,

The second.

We must enter,

partly { Factory——, Governour, and Company—— } Debitor to the delivered matter, which (in my judgement) is not so plaine, as to charge the Governour and Company directly Debitor for the whole delivered matter.

To cause any of the Mariners wages to be Insured.

Quest. 42. Suppose that any Mariner in the ship cause his mony to be Insured by the Generall in India, for the use of the Company in England; How?

Answ. The Insured man *Debitor* to the Governour and Company in England, for the Insurance *value*.

Of

Of the third uſefull Booke, in which the Will of the dying people is regiſtred, as is mentioned before in Fol.

Queſt. 43. Suppoſe that any man (being ſicke) bequeatheth his Mate a remembrance; How? A remembrance bequeathed by any ſicke perſon.

Anſw. The Bequeathing man *Debitor* to the Bequeathed man, for the value of the Gratuity made him.

Queſt. 44. Suppoſe that the Sick man leaveth the reſidue of his eſtate to his Parents, or Friends in England; How? The ſicke man bequeatheth his eſtate to his *Parents*, or Friends.

Anſw. The Bequeathing man *Debitor* to Governour and Company in England; becauſe they are to pay the ſame in England to the Bequeathed people. Compare this with the 29 Queſtion.

Of the fourth uſefull Booke, wherein an Inventorie is taken of the particulars of each Deceaſed mans goods that is in the ſhip, as is ſaid in Fol.

Queſt. 45. Suppoſe that the Sick man (of whom mention is made in the 43. and 44. Queſtions before) is deceaſed, and there is now (according to equity) a true Inventory taken of ſuch Goods, as remaine in the ſhip belonging to him; which Goods (being Clothing, or the like, fitting for the Sea mens uſe) are ſold at the Maſte; or (according to cuſtome) unto the moſt Proffering man; How? An Inventorie taken of the Deceaſed mans eſtate, and ſold at the Maſte.

Anſw. The Buying man, or men, Debitor to the Deceaſed man; for ſo much as each particular perſon hath bought of his Goods, writing aff the ſold particulars upon the right hand of the Inventory booke; becauſe it ſhould be made apparent that his Goods are all ſold, or what particulars of them are as yet unſold.

Queſt. 46. Suppoſe there is a duty to be paid to the Purſer, for booking of the ſold Goods of the Deceaſed; How? A duty due to the Purſer, for booking of the ſales.

Anſw. The Deceaſed man Debitor to the Purſer, for the duty due to him.

Queſt. 47. Suppoſe that all his Goods are not ſold at Sea, but that they have (according to his intended purpoſe) left ſome prime things unſold, to be diſpoſed of unto his Parents, or amongſt his Friends in England; How ſhall this be booked?

Anſw. Of this we have ſpoken in the 44. Queſtion before;——; and therefore to ſhow in true ſincerity what is due (after his deceaſe) to his Parents, or Friends, the Inventory booke for the Goods; and the Leager for his

his mony muſt teſtifie; unto both which reference muſt be had: and unto thoſe two Bookes, his Parents, or Friends are to appeale;——; taking for their aide therein the monethly booke of their dead, to ſee the certainty of the time regiſtred there;——; and theſe paſſages muſt be preſuppoſed to be happened in the Indies. See the 36,37,38,39. and 40. Queſtions before.

Thus

The Living having had a *Proſperous* paſſage thither;——; with a *Succeſſefull* Coaſting, and Entertaining of their Indian Lading;——; mee thinkes I heare them *joyfully* diſcourſing now

Of their returning Home-wards; wherein we are to obſerve,

1. Of their being relieved at Sea by any of the Companies ſhips, and of the enterances of the ſame.

2. Of the delivery of their Cargaſon, or Lading in England, to the Governours and Company, or unto their Deputies; and of the Concluſion of their Bookes with them.

Of the firſt Point.

To be relieved Home-wards bound, by ſome of the Companies ſhips.

Queſt. 48. Suppoſe that at their being in Sea, they meet with ſome of the Companies ſhips, out of the which they are neceſſited to take *Victualling*, *Munition*, *Cordage*, and *Anchors*, or the like; How?

Anſw. Ships neceſſaries Debitor to the { Governour and Company in England. / Ship the Bleſsing, Commander thereof *W.W*;——; for the received value.

Concerning the doubtfulneſſe (nay, the double trouble) of this entrance;——; over weigh ſeriouſly the ſecond part of the Anſwer to the 41. Propoſition; for by that it is made apparent, that as the——*Factory* there cannot remaine a Creditor—— at the Ballancing of their Bookes with the Governour and Company;——; no more can ſhip the Bleſsing remaine a Creditor here; but muſt finally be wheeled about to the Creditor of the Governour and Company, as there is inſtanced.

OR,

We muſt enter, partly { Ship the Bleſsing—— / Governour and Company } Debitor to the delivered matter; and thus wee ſee that the Concluſion of the Bookes with the Governours and Company, vaniſheth away the *Rarity of our Factory-entrances.*

Queſt. 49.

*Queſt.*49. Suppoſe that the Ship which they meet at Sea, be none of the Companies; How? To be relieved Home-wards bound, by ſhips that are not of the Company.

Anſw. Ships neceſſaries Debitor to *John Arundell*, Maſter of the Speed-well of Exon. See the Anſwer to the 13. Queſtion before.

*Queſt.*50. Suppoſe that they meet with Pyrats, which take away any part of their Lading. Ranſacked at Sea by Pyrats.

OR,

That by reaſon of a Storme they are neceſſitted (by caſting ſome Goods over-board) to disburthen the Ship; How? Goods caſt over-board, by reaſon of a Storme.

Anſw. See the Anſwer to the 18. Queſtion of this Booke, which ſerveth for both.

Of the ſecond Point.

*Queſt.*51. Suppoſe them to be well arrived here in England, and they deliver their Lading to the Governour and Company; How muſt this be entred to booke? Of their Ladings diſcharge in England.

Anſw. There is ſhewed formerly in the 3. and 4. Anſwers, that heed muſt be taken to the firſt booking of any Commoditie; for as they are entred at firſt for their continuance, ſo they muſt be diſcharged againe.

*Queſt.*52. Suppoſe them to be entred upon the word *Cargaſon*, as is inſtanced in the Anſwer to the third Queſtion; How? The firſt Obſervation.

Anſw. Governour and Company Debitor to Cargaſon.

*Queſt.*53. Suppoſe them to ſtand under ſeverall Denominations, as is intimated in the Anſwer to the fourth Queſtion before entred; How? The ſecond.

Anſw. Governours and Company Debitor to ſuch Goods, or Names, as they are uſually drawne under; or, as the Title was given them at their firſt entrance.

*Queſt.*54. But in the Anſwer to the ſixth Queſtion, the Victuals, Munition, Ships-furniture, or the like, had A charge; and a great quantity of each are ſpent, (as Victuals, Munition) or loſt, (as Anchors, Cables) or ſuch like waſting things; How? The third.

Anſw. Herein is to be obſerved, that as the Governours and Company were made Creditors in the Anſwer to the fixth Propoſition, even the contrary of the ſame muſt be entred here; as thus,

Governour and Company Debitor to { Victualling, Munition, Caſh, Shipſ-furniture, } For the { reall delivered quantitie. / wanting quantity, giving to them an accompt of what is ſpent, ſpoiled, and how. Compare this with the 18. Queſtion and Anſwer of this Booke.

FINIS.